

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	41,630	6,437,027	15.462			41,630			13	15	93	121
2004	39,243	6,709,238	17.096			39,243		1	10	14	83	108
2005	40,936	5,550,123	13.558			40,936	1		12	17	92	122
2006	44,079	5,998,978	13.609			44,079			7	25	79	111
2007	53,152	6,046,241	11.375			53,152	1	1	3	14	89	108
TOTAL	219,040	30,741,607	14.035			219,040	2	2	45	85	436	570
O.D.		239,133	.109						1	1		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,314,677	550,122	431,799			1,967,298	293,388	711,504	168,239
2004		458,256	1,568,533	493,950	447,649		961,102	1,026,274	869,611	594,817	289,046
2005	101,486		1,666,202	642,565	489,481	152,880		811,527	829,767	628,411	227,804
2006			1,244,936	1,474,226	577,445			701,067	759,163	933,023	309,118
2007	3,000	351,110	418,082	788,994	652,427		213,093	637,250	1,114,001	1,541,989	326,295
TOTAL	104,486	809,366	7,212,430	3,949,857	2,598,801	152,880	1,174,195	5,143,416	3,865,930	4,409,744	1,320,502
O.D.			130,275	31,211				70,354	3,769		3,524

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			3,415,189	778,424	607,112			3,801,488	463,260	1,001,800	200,373
2004	71	316,928	2,484,639	651,494	623,626		735,768	2,619,913	1,219,308	814,979	328,645
2005	183,689	50,148	2,950,522	749,088	666,754	314,431	36,894	2,397,490	963,784	845,256	255,368
2006	545	95,194	3,894,571	1,336,709	756,151	3,813	103,405	2,633,562	782,145	1,074,793	340,648
2007	6,185	561,912	3,280,727	785,053	703,195	14,122	442,596	3,990,350	1,065,833	1,394,719	347,830
TOTAL	190,490	1,024,182	16,025,648	4,300,768	3,356,838	332,366	1,318,663	15,442,803	4,494,330	5,131,547	1,472,864
O.D.		2,029	201,253	45,429	439		1,627	172,562	7,613	354	3,913

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	34,711,623	17,337,318	1,476,777			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,268,307	-338,562	9,022			
TOTAL LOSSES	35,979,930	16,998,756	1,485,799			
EXPECTED LOSSES	22,491,026	12,406,426	1,027,299			
CREDIBILITY	.08	.19	.28			
PURE PREMIUMS						
INDICATED (PRE-TEST)	16.426	7.761	.678	24.865		
INDICATED (POST-TEST)	12.697	5.999	.524	19.220		
PRES. ON RATE LEVEL	10.291	5.676	.470	16.437		
DERIVED BY FORMULA	10.483	5.737	.485	16.705		
UNDERLYING PRES. RATE	10.268	5.664	.469	16.401		
PROPOSED	10.483	5.737	.485	16.705		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	17.303
IND. RATES				17.30	MINIMUM PREMIUM	
MAN. RATES	17.14	16.62	16.78	+ 17.30	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	35,497	522,604	1.472			1			22	23
2004	37,081	1,157,697	3.122			1	2		28	31
2005	37,437	555,600	1.484				5		25	30
2006	38,668	1,746,129	4.515			2	4		18	24
2007	40,879	1,533,481	3.751				3		22	25
TOTAL	189,562	5,515,511	2.910			4	14		115	133
O.D.		2,409	.001							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			172,500		75,189			68,000		129,660	77,255
2004			114,169	56,347	171,331			70,000	417,414	263,143	65,293
2005				116,446	128,492				39,117	180,367	91,178
2006			228,423	125,305	51,712			240,000	839,620	194,267	66,802
2007				193,006	276,676				580,765	364,546	118,488
TOTAL			515,092	491,104	703,400			378,000	1,876,916	1,131,983	419,016
O.D.											2,409

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			270,480		105,715			164,764		182,563	92,011
2004	7	2,004	197,380	76,596	235,189		1,690	268,053	594,972	359,727	74,238
2005	16	1,490	88,720	130,625	168,403		502	40,926	51,366	227,929	102,211
2006	59	12,329	495,618	110,362	68,854	1,476	45,785	1,116,156	446,591	254,994	73,616
2007	402	23,394	793,880	215,820	277,167	1,204	29,167	945,074	344,049	344,767	126,308
TOTAL	484	39,217	1,846,078	533,403	855,328	2,680	77,144	2,534,973	1,436,978	1,369,980	468,384
O.D.											2,820

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,500,576	4,195,689	471,204			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	215,104	-79,670	2,961			
TOTAL LOSSES	4,715,680	4,116,019	474,165			
EXPECTED LOSSES	3,846,213	2,708,841	356,377			
CREDIBILITY	.07	.18	.25			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.488	2.171	.250	4.909		
INDICATED (POST-TEST)	1.923	1.678	.193	3.794		
PRES. ON RATE LEVEL	2.034	1.432	.188	3.654		
DERIVED BY FORMULA	2.026	1.476	.189	3.691		
UNDERLYING PRES. RATE	2.029	1.429	.188	3.646		
PROPOSED	2.026	1.476	.189	3.691		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.823
IND. RATES				3.82	MINIMUM PREMIUM	
MAN. RATES	3.92	3.74	3.73	+ 3.82	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	14,931	1,310,236	8.775			14,931			3	2	12	17
2004	15,219	653,919	4.296			15,219			1		17	18
2005	16,785	468,436	2.790			16,785			1	2	14	17
2006	15,427	895,044	5.801			15,427			1	2	18	21
2007	17,341	450,049	2.595			17,341				1	21	22
TOTAL	79,703	3,777,684	4.740			79,703			6	7	82	95
O.D.		53										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			713,982	93,717	96,129			255,977	74,281	46,684	29,466
2004			149,916		203,153			73,654		179,531	47,665
2005			158,194	15,347	42,561			63,772	27,261	101,243	60,058
2006			177,043	95,206	82,412			304,870	41,469	168,036	26,008
2007				5,103	199,756				10,745	210,376	24,069
TOTAL			1,199,135	209,373	624,011			698,273	153,756	705,870	187,266
O.D.											53

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,119,523	132,610	135,157			620,232	117,290	65,730	35,094
2004		2,577	244,495	5,427	277,947		1,748	187,351	5,897	239,281	54,195
2005	4	4,327	254,702	22,538	56,511		2,730	174,185	37,882	129,063	67,325
2006	48	9,722	388,627	96,252	100,104	1,311	26,006	704,578	77,819	188,741	28,661
2007	26	8,882	302,120	70,734	187,858	123	4,658	155,367	49,120	171,508	25,658
TOTAL	78	25,508	2,309,467	327,561	757,577	1,434	35,142	1,841,713	288,008	794,323	210,933
O.D.											63

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,213,342	2,167,469	210,996	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	130,850	-42,783	974	
TOTAL LOSSES	4,344,192	2,124,686	211,970	
EXPECTED LOSSES	2,348,050	1,452,985	117,164	
CREDIBILITY	.04	.10	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.450	2.666	.266	8.382
INDICATED (POST-TEST)	4.213	2.061	.206	6.480
PRES. ON RATE LEVEL	2.953	1.827	.147	4.927
DERIVED BY FORMULA	3.003	1.850	.155	5.008
UNDERLYING PRES. RATE	2.946	1.823	.147	4.916
PROPOSED	3.003	1.850	.155	5.008

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	5.187
IND. RATES				5.19	MINIMUM PREMIUM	
MAN. RATES	5.24	5.01	5.03	+ 5.19	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	165,156	4,226,687	2.559			6	11	62	79
2004	169,421	2,584,270	1.525			2	11	75	88
2005	164,396	4,225,778	2.570			10	12	56	78
2006	173,795	4,172,498	2.400			5	14	66	85
2007	186,866	3,184,170	1.703				18	90	110
TOTAL	859,634	18,393,403	2.140			1	1	349	440
O.D.		106,786	.012				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,135,195	526,948	389,690			813,468	226,657	783,052	351,677
2004			301,848	442,209	341,187			219,859	180,966	639,837	458,364
2005			1,369,383	566,772	204,794			820,537	611,805	333,519	318,968
2006			902,814	730,181	578,416			223,603	799,708	675,600	262,176
2007	3,000		120,744	567,502	732,013			50,000	487,849	820,471	402,591
TOTAL	3,000		3,829,984	2,833,612	2,246,100			2,127,467	2,306,985	3,252,479	1,793,776
O.D.			93,015					10,000			3,771

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,740,221	745,632	547,907			1,890,249	357,892	1,102,539	418,847
2004	64	5,323	567,478	575,713	473,411		5,246	600,646	274,603	856,555	521,160
2005	84	40,919	2,406,016	645,373	297,731		35,441	2,270,206	715,553	463,676	357,563
2006	323	62,460	2,508,982	715,185	702,464	1,618	64,033	1,537,972	742,199	793,325	288,918
2007	5,516	72,628	2,421,916	631,754	744,674	1,611	44,268	1,391,702	462,657	719,377	429,162
TOTAL	5,987	181,330	9,644,613	3,313,657	2,766,187	3,229	148,988	7,690,775	2,552,904	3,935,472	2,015,650
O.D.			145,848					24,230			4,299

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	17,845,000	12,568,220	2,019,949	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	561,762	-217,684	11,592	
TOTAL LOSSES	18,406,762	12,350,536	2,031,541	
EXPECTED LOSSES	10,014,736	7,410,046	1,392,608	
CREDIBILITY	.20	.48	.69	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.141	1.437	.236	3.814
INDICATED (POST-TEST)	1.655	1.111	.182	2.948
PRES. ON RATE LEVEL	1.168	.864	.162	2.194
DERIVED BY FORMULA	1.265	.983	.176	2.424
UNDERLYING PRES. RATE	1.165	.862	.162	2.189
PROPOSED	1.265	.983	.176	2.424

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.510
IND. RATES				2.51	MINIMUM PREMIUM	
MAN. RATES	2.15	2.13	2.24	+ 2.51	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	11,226	1,995,108	17.772			11,226			6	4	33	43
2004	11,730	1,556,878	13.272			11,730	2		2	7	30	41
2005	9,691	2,367,363	24.428			9,691			5	4	31	40
2006	8,415	830,056	9.864			8,415			2	2	15	19
2007	7,196	1,816,958	25.249			7,196			1	4	25	30
TOTAL	48,258	8,566,363	17.751			48,258	2		16	21	134	173
O.D.		382										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			949,320	156,858	99,921			457,330	92,452	158,085	81,142
2004	190,558		284,903	200,525	134,801	190,283		202,980	108,877	203,993	39,958
2005			697,985	175,028	321,431			482,437	115,726	545,559	29,197
2006			291,083	11,910	149,347			102,417	35,769	206,203	33,327
2007			329,517	230,718	226,409			140,000	167,000	700,291	23,023
TOTAL	190,558		2,552,808	775,039	931,909	190,283		1,385,164	519,824	1,814,131	206,647
O.D.											382

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,488,534	221,954	140,488			1,108,111	145,982	222,583	96,640
2004	290,039	4,695	484,753	262,115	187,978	327,690	4,749	528,050	162,684	274,887	45,432
2005	24	20,523	1,208,651	220,713	423,958		19,799	1,245,137	178,159	695,412	32,730
2006	52	13,429	518,256	44,387	171,170	508	12,222	328,482	60,266	224,981	36,726
2007	523	40,252	1,251,619	256,005	245,395	1,088	34,617	988,452	260,107	590,583	24,543
TOTAL	290,638	78,899	4,951,813	1,005,174	1,168,989	329,286	71,387	4,198,232	807,198	2,008,446	236,071
O.D.											455

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,920,255	4,989,807	236,526	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	437,307	-148,104	1,299	
TOTAL LOSSES	10,357,562	4,841,703	237,825	
EXPECTED LOSSES	7,859,298	4,127,507	187,240	
CREDIBILITY	.03	.07	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	21.463	10.033	.493	31.989
INDICATED (POST-TEST)	16.591	7.756	.381	24.728
PRES. ON RATE LEVEL	16.322	8.571	.389	25.282
DERIVED BY FORMULA	16.330	8.514	.388	25.232
UNDERLYING PRES. RATE	16.286	8.553	.388	25.227
PROPOSED	16.330	8.514	.388	25.232

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	26.135
IND. RATES				26.14	MINIMUM PREMIUM	
MAN. RATES	26.88	26.00	25.81	+ 26.14	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	52,995	1,410,310	2.661			52,995			2	2	28	32
2004	54,719	1,727,931	3.157			54,719			4	2	38	44
2005	53,260	1,583,213	2.972			53,260			3	4	34	41
2006	52,506	1,507,421	2.870			52,506			2	3	27	32
2007	58,320	1,964,691	3.368			58,320			3	1	32	36
TOTAL	271,800	8,193,566	3.015			271,800			14	12	159	185
O.D.		721										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			234,100	55,336	398,411			226,662	53,512	319,509	122,780
2004			645,603	94,624	144,393			543,320	32,617	171,461	95,913
2005			343,665	173,103	426,058			221,507	91,370	258,815	68,695
2006			356,361	167,041	272,157			82,992	48,484	403,143	177,243
2007			441,832	18,910	426,362			465,514	30,907	468,927	112,239
TOTAL			2,021,561	509,014	1,667,381			1,539,995	256,890	1,621,855	576,870
O.D.											721

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			367,068	78,301	560,166			549,202	84,496	449,866	146,231
2004	13	9,374	934,353	129,665	200,550		10,488	1,121,422	60,531	231,163	109,053
2005	25	11,781	695,959	215,943	553,584		9,343	592,825	123,140	331,965	77,007
2006	94	22,050	868,110	189,619	317,761	428	13,195	355,106	88,701	435,305	195,322
2007	149	39,898	1,211,334	190,613	415,700	1,326	46,610	1,111,760	166,471	398,179	119,647
TOTAL	281	83,103	4,076,824	804,141	2,047,761	1,754	79,636	3,730,315	523,339	1,846,478	647,260
O.D.											791

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,971,913	5,221,719	648,051			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	246,509	-125,820	4,098			
TOTAL LOSSES	8,218,422	5,095,899	652,149			
EXPECTED LOSSES	4,400,442	4,212,901	497,395			
CREDIBILITY	.09	.22	.32			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.024	1.875	.240	5.139		
INDICATED (POST-TEST)	2.338	1.449	.186	3.973		
PRES. ON RATE LEVEL	1.623	1.553	.183	3.359		
DERIVED BY FORMULA	1.687	1.530	.184	3.401		
UNDERLYING PRES. RATE	1.619	1.550	.183	3.352		
PROPOSED	1.687	1.530	.184	3.401		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.522
IND. RATES				3.52	MINIMUM PREMIUM	
MAN. RATES	3.57	3.45	3.43	+ 3.52	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	304,275	11,371,841	3.737	2		16	36	282	336
2004	339,670	12,044,905	3.546		1	26	39	308	374
2005	362,929	14,598,743	4.022			30	49	261	340
2006	395,394	13,529,150	3.421	3		18	41	308	370
2007	402,120	14,199,196	3.531		2	12	48	292	354
TOTAL	1,804,388	65,743,835	3.644	5	3	102	213	1451	1774
O.D.		439,072	.024			2		3	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	409,205		2,345,132	989,698	1,353,026	4,210		2,870,583	622,978	1,776,241	1,000,768
2004		114,186	3,835,717	1,239,356	1,443,756		56,164	1,830,178	718,928	1,925,388	881,232
2005			4,361,151	1,955,737	1,652,061			2,278,557	1,159,426	2,301,543	890,268
2006	706,582		2,897,661	1,432,267	2,197,113	23,583		1,634,347	1,471,665	2,161,835	1,004,097
2007		247,813	1,806,323	1,957,265	2,086,342		1,037,165	1,390,941	1,494,014	2,637,317	1,542,016
TOTAL	1,115,787	361,999	15,245,984	7,574,323	8,732,298	27,793	1,093,329	10,004,606	5,467,011	10,802,324	5,318,381
O.D.			222,665		13,343			175,812		15,363	11,889

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	772,988		3,269,201	1,400,424	1,902,347	8,824		3,625,930	983,682	2,500,946	1,191,915
2004	176	316,129	6,248,093	1,652,586	2,002,707		188,151	4,715,480	1,099,276	2,587,278	1,001,961
2005	278	135,033	7,945,329	2,271,757	2,228,813		96,948	6,173,604	1,482,517	2,976,341	997,990
2006	1,119,395	172,756	6,816,367	1,588,030	2,566,566	85,574	212,062	5,431,081	1,561,987	2,461,817	1,106,515
2007	4,417	594,975	9,362,312	2,135,525	2,198,515	33,896	1,084,347	6,079,011	1,581,154	2,338,966	1,643,789
TOTAL	1,897,254	1,218,893	33,641,302	9,048,322	10,898,948	128,294	1,581,508	26,025,106	6,708,616	12,865,348	5,942,170
O.D.		91	352,662	857	16,751		34	427,335	528	19,933	13,182

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	65,272,479	39,559,303	5,955,352			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	2,903,791	-868,794	34,299			
TOTAL LOSSES	68,176,270	38,690,509	5,989,651			
EXPECTED LOSSES	52,074,638	30,674,596	4,023,786			
CREDIBILITY	.33	.79	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.778	2.144	.332	6.254		
INDICATED (POST-TEST)	2.920	1.657	.257	4.834		
PRES. ON RATE LEVEL	2.892	1.704	.224	4.820		
DERIVED BY FORMULA	2.901	1.667	.257	4.825		
UNDERLYING PRES. RATE	2.886	1.700	.223	4.809		
PROPOSED	2.901	1.667	.257	4.825		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	4.997
IND. RATES				5.00	MINIMUM PREMIUM	
MAN. RATES	5.27	4.99	4.92	+ 5.00	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	67,198	1,764,311	2.625			67,198			3	4	72	79
2004	65,634	3,591,079	5.471			65,634			5	10	59	74
2005	63,592	2,643,934	4.157			63,592			6	8	47	61
2006	60,678	1,115,702	1.838			60,678	1			5	49	55
2007	59,587	1,099,961	1.845			59,587				4	53	57
TOTAL	316,689	10,214,987	3.226			316,689	1		14	31	280	326
O.D.		14,543	.004								1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			377,804	109,924	372,674			91,584	22,776	585,136	204,413
2004			803,182	276,883	298,946			1,508,713	187,813	321,258	194,284
2005			912,937	217,131	277,165			410,503	274,550	388,086	163,562
2006	130,094			48,134	230,692	27,218			57,841	476,720	145,003
2007				145,606	277,756				122,488	397,283	156,828
TOTAL	130,094		2,093,923	797,678	1,457,233	27,218		2,010,800	665,468	2,168,483	864,090
O.D.					1,371					6,951	6,221

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			592,396	155,542	523,979			221,909	35,963	823,876	243,456
2004	38	10,561	1,067,616	366,594	414,475		22,083	2,384,058	294,126	436,446	220,901
2005	29	26,249	1,545,631	268,039	371,429		17,840	1,143,942	335,922	506,851	183,353
2006	205,970	4,952	185,617	68,867	257,198	89,714	7,555	198,904	95,537	512,528	159,793
2007	314	20,958	711,614	189,852	274,389	467	13,724	451,520	153,361	335,038	167,179
TOTAL	206,351	62,720	4,102,874	1,048,894	1,841,470	90,181	61,202	4,400,333	914,909	2,614,739	974,682
O.D.		2	88	27	1,872		3	258	160	9,251	6,964

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,924,012	6,431,322	981,646			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	467,059	-182,273	5,687			
TOTAL LOSSES	9,391,071	6,249,049	987,333			
EXPECTED LOSSES	8,366,924	5,694,067	734,718			
CREDIBILITY	.10	.25	.35			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.965	1.973	.312	5.250		
INDICATED (POST-TEST)	2.292	1.525	.241	4.058		
PRES. ON RATE LEVEL	2.648	1.802	.232	4.682		
DERIVED BY FORMULA	2.612	1.733	.235	4.580		
UNDERLYING PRES. RATE	2.642	1.798	.232	4.672		
PROPOSED	2.612	1.733	.235	4.580		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	4.743
IND. RATES				4.74	MINIMUM PREMIUM	
MAN. RATES	4.91	4.78	4.78	+ 4.74	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	4,519	52,924	1.171						3	3
2004	5,258	323,509	6.152					1	8	9
2005	5,405	78,979	1.461						6	6
2006	5,107	662,576	12.973			1	1		9	11
2007	5,663	493,144	8.708			1	1		2	4
TOTAL	25,952	1,611,132	6.208			2	3		28	33

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					21,177					15,983	15,764
2004				61,869	92,092				60,745	96,989	11,814
2005					32,378					38,552	8,049
2006			185,171	3,407	151,566			100,000	17,512	180,186	24,734
2007			162,237	68,339	11,655			200,842	28,999	9,326	11,746
TOTAL			347,408	133,615	308,868			300,842	107,256	341,036	72,107

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					29,775					22,504	18,775
2004	9	142	16,972	81,006	126,668		27	16,211	87,705	130,408	13,433
2005		105	6,522	1,841	41,278		55	4,326	2,037	48,223	9,023
2006	32	9,348	355,893	32,163	170,918	487	10,882	296,382	42,514	195,661	27,257
2007	161	12,715	375,387	62,491	22,883	596	19,880	435,761	46,021	18,418	12,521
TOTAL	202	22,310	754,774	177,501	391,522	1,083	30,844	752,680	178,277	415,214	81,009

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,561,893	1,162,514	81,009	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	145,524	-42,471	573	
TOTAL LOSSES	1,707,417	1,120,043	81,582	
EXPECTED LOSSES	2,614,145	1,443,968	68,773	
CREDIBILITY	.02	.05	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.579	4.316	.314	11.209
INDICATED (POST-TEST)	5.086	3.336	.243	8.665
PRES. ON RATE LEVEL	10.095	5.576	.266	15.937
DERIVED BY FORMULA	9.995	5.464	.264	15.723
UNDERLYING PRES. RATE	10.073	5.564	.265	15.902
PROPOSED	9.995	5.464	.264	15.723

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	16.285
IND. RATES				16.29	MINIMUM PREMIUM	
MAN. RATES	17.43	16.55	16.27	+ 16.29	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	32,381	524,789	1.620				2	25	27	
2004	31,188	941,403	3.018	1		2	2	16	21	
2005	32,501	460,181	1.415			1		14	15	
2006	33,018	647,793	1.961			1	2	6	9	
2007	36,405	607,300	1.668	1			1	17	19	
TOTAL	165,493	3,181,466	1.922	2		4	7	78	91	
O.D.		8,872	.005					2	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				14,882	221,613				27,607	206,559	54,128
2004	110,698		276,953	67,061	127,368			168,951	48,649	118,024	23,699
2005			168,800		72,991			91,878		75,211	51,301
2006			169,150	40,824	42,060			80,000	164,124	44,560	107,075
2007	115,706			33,009	114,571				15,000	234,100	94,914
TOTAL	226,404		614,903	155,776	578,603			340,829	255,380	678,454	331,117
O.D.					6,032					1,535	1,305

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				21,058	311,588				43,592	290,836	64,466
2004	168,480	4,500	447,991	91,036	175,854		3,936	428,886	75,167	158,985	26,946
2005		4,553	268,502	8,274	94,811		3,589	222,266	8,848	95,249	57,508
2006	36	8,028	317,437	47,531	52,389	491	15,018	365,337	146,146	63,426	117,997
2007	166,265	6,966	236,597	60,436	110,605	144	5,334	177,606	56,463	191,189	101,178
TOTAL	334,781	24,047	1,270,527	228,335	745,247	635	27,877	1,194,095	330,216	799,685	368,095
O.D.		89	3,140	739	6,749		10	360	128	1,721	1,465

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,855,561	2,112,820	369,560			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	149,362	-67,914	2,063			
TOTAL LOSSES	3,004,923	2,044,906	371,623			
EXPECTED LOSSES	2,664,438	2,330,140	246,584			
CREDIBILITY	.07	.16	.23			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.816	1.236	.225	3.277		
INDICATED (POST-TEST)	1.404	.955	.174	2.533		
PRES. ON RATE LEVEL	1.614	1.411	.149	3.174		
DERIVED BY FORMULA	1.599	1.338	.155	3.092		
UNDERLYING PRES. RATE	1.610	1.408	.149	3.167		
PROPOSED	1.599	1.338	.155	3.092		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.202
IND. RATES				3.20	MINIMUM PREMIUM	
MAN. RATES	3.42	3.31	3.24	+ 3.20	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	5,056	56,042	1.108						3	3
2004	12,804	584,854	4.567	1		2	2	10	15	
2005	13,152	605,181	4.601			1	3	7	11	
2006	14,392	432,162	3.002			1	1	11	13	
2007	15,317	480,668	3.138				3	14	17	
TOTAL	60,721	2,158,907	3.555	1		4	9	45	59	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					12,025					43,691	326
2004	3,000		256,518	89,167	69,459	345		42,791	37,254	60,687	25,633
2005			115,280	163,721	51,411			48,241	176,633	28,063	21,832
2006			213,518	24,247	69,222			46,862	14,552	50,655	13,106
2007				176,195	64,798				150,252	69,903	19,520
TOTAL	3,000		585,316	453,330	266,915	345		137,894	378,691	252,999	80,417

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					16,907					61,517	388
2004	4,578	4,116	416,724	117,999	97,024	593	1,004	114,951	54,824	81,795	29,145
2005	24	4,626	272,036	179,122	73,215		2,980	208,738	192,982	46,109	24,474
2006	40	9,644	376,625	39,938	82,141	235	5,054	135,723	21,657	56,269	14,443
2007	349	13,735	465,378	138,256	77,541	373	8,624	278,590	103,274	72,974	20,808
TOTAL	4,991	32,121	1,530,763	475,315	346,828	1,201	17,662	738,002	372,737	318,664	89,258

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,324,740	1,513,544	89,258	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	75,749	-18,973	521	
TOTAL LOSSES	2,400,489	1,494,571	89,779	
EXPECTED LOSSES	1,375,331	741,404	56,471	
CREDIBILITY	.03	.08	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.953	2.461	.148	6.562
INDICATED (POST-TEST)	3.056	1.902	.114	5.072
PRES. ON RATE LEVEL	2.281	1.230	.094	3.605
DERIVED BY FORMULA	2.304	1.284	.096	3.684
UNDERLYING PRES. RATE	2.265	1.221	.093	3.579
PROPOSED	2.304	1.284	.096	3.684

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.943
IND. RATES				3.94	MINIMUM PREMIUM	
MAN. RATES	4.16	3.91	3.88	+ 3.94	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	40,673	1,121,675	2.757			2	3	26	31	
2004	46,691	997,318	2.135			2	2	28	32	
2005	63,376	4,703,930	7.422			5	6	25	36	
2006	82,501	1,496,278	1.813	1		2	4	21	28	
2007	85,073	3,180,640	3.738			3	3	38	44	
TOTAL	318,314	11,499,841	3.613	1		14	18	138	171	
O.D.		10,394	.003					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			399,867	20,987	123,055			213,688	36,441	258,561	69,076
2004			296,661	24,425	165,010			100,210	26,738	275,357	108,917
2005			830,279	100,230	152,130			3,250,325	91,305	198,531	81,130
2006	411,595		388,229	122,188	43,242	13,019		88,991	157,456	194,984	76,574
2007			903,397	94,869	351,696			901,278	101,487	459,824	368,089
TOTAL	411,595		2,818,433	362,699	835,133	13,019		4,554,492	413,427	1,387,257	703,786
O.D.					5,910					3,268	1,216

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			626,991	29,697	173,014			517,766	57,540	364,056	82,270
2004	2	4,828	473,161	37,374	226,705		2,384	261,597	46,363	367,527	123,839
2005	15	16,771	986,685	129,472	204,148		42,816	2,644,338	166,776	267,845	90,947
2006	651,711	18,338	733,562	125,335	63,368	43,422	16,917	422,310	156,896	223,198	84,385
2007	316	55,752	1,648,520	239,737	362,695	2,083	70,802	1,655,548	237,297	407,311	392,383
TOTAL	652,044	95,689	4,468,919	561,615	1,029,930	45,505	132,919	5,501,559	664,872	1,629,937	773,824
O.D.		93	3,264	764	6,510		29	949	334	3,479	1,300

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,900,970	3,897,441	775,124	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	360,094	-74,275	5,009	
TOTAL LOSSES	11,261,064	3,823,166	780,133	
EXPECTED LOSSES	6,449,042	3,183,140	525,217	
CREDIBILITY	.10	.25	.35	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.538	1.201	.245	4.984
INDICATED (POST-TEST)	2.735	.928	.189	3.852
PRES. ON RATE LEVEL	2.041	1.007	.166	3.214
DERIVED BY FORMULA	2.110	.987	.174	3.271
UNDERLYING PRES. RATE	2.026	1.000	.165	3.191
PROPOSED	2.110	.987	.174	3.271

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.501
IND. RATES				3.50	MINIMUM PREMIUM	
MAN. RATES	3.74	3.51	3.46	+ 3.50	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	40,640	1,459,044	3.590			40,640	1		1	4	27	33
2004	45,042	640,517	1.422			45,042				1	35	36
2005	45,645	604,894	1.325			45,645			1		20	21
2006	46,998	493,501	1.050			46,998				3	28	31
2007	47,562	787,128	1.654			47,562	1			1	26	28
TOTAL	225,887	3,985,084	1.764			225,887	2		2	9	136	149
O.D.		315										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	440,117		237,430	138,008	253,025			71,012	58,889	171,648	88,915
2004				58,888	182,129				50,897	240,751	107,852
2005			135,898		156,669			48,890		176,643	86,794
2006				54,790	115,411				22,659	215,688	84,953
2007	3,000			43,125	217,531				20,000	423,823	79,649
TOTAL	443,117		373,328	294,811	924,765			119,902	152,445	1,228,553	448,163
O.D.											315

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	831,381		372,290	195,282	355,753			172,062	92,985	241,678	105,898
2004	9	242	22,148	78,944	249,592		58	19,531	77,182	321,505	122,628
2005		3,986	235,888	12,224	201,147		2,099	133,614	11,910	221,588	97,296
2006	13	3,333	129,982	59,372	130,641	15	3,245	86,295	40,371	231,573	93,618
2007	4,420	12,004	408,074	101,844	208,145	242	9,310	310,458	97,991	345,359	84,906
TOTAL	835,823	19,565	1,168,382	447,666	1,145,278	257	14,712	721,960	320,439	1,361,703	504,346
O.D.											375

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,760,699	3,275,086	504,721	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	297,621	-110,022	5,531	
TOTAL LOSSES	3,058,320	3,165,064	510,252	
EXPECTED LOSSES	5,339,970	3,704,547	670,885	
CREDIBILITY	.08	.20	.28	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.354	1.401	.226	2.981
INDICATED (POST-TEST)	1.047	1.083	.175	2.305
PRES. ON RATE LEVEL	2.368	1.644	.298	4.310
DERIVED BY FORMULA	2.262	1.532	.264	4.058
UNDERLYING PRES. RATE	2.364	1.640	.297	4.301
PROPOSED	2.262	1.532	.264	4.058

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	4.203
IND. RATES				4.20	MINIMUM PREMIUM	
MAN. RATES	4.98	4.67	4.40	+ 4.20	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	74,355	4,467,734	6.008		1	4	4	91	100
2004	76,354	2,736,621	3.584	2		2	6	77	87
2005	78,990	1,957,477	2.478	2		2	6	73	83
2006	82,396	1,979,256	2.402	2			4	69	75
2007	86,825	2,554,360	2.941	1		2	4	54	61
TOTAL	398,920	13,695,448	3.433	7	1	10	24	364	406
O.D.		3,066							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		198,215	480,867	60,075	387,561		2,136,785	146,119	107,404	715,948	234,760
2004	237,013		273,819	228,778	403,205	13,670		558,469	238,542	585,487	197,638
2005	43,500		204,285	199,745	330,663	409		163,197	173,568	645,037	197,073
2006	439,472			181,900	367,932	500			118,499	669,151	201,802
2007	18,410		285,233	242,344	335,807	71,677		650,000	98,148	617,377	235,364
TOTAL	738,395	198,215	1,244,204	912,842	1,825,168	86,256	2,136,785	1,517,785	736,161	3,233,000	1,066,637
O.D.											3,066

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		83,122	754,000	85,006	544,912		831,561	354,047	169,591	1,008,065	279,599
2004	360,745	3,862	391,382	302,802	554,703	23,540	8,031	907,446	357,193	786,113	224,714
2005	78,722	8,147	481,551	235,319	431,558	840	8,182	543,925	228,351	819,184	220,919
2006	695,799	10,807	423,110	195,167	416,970	1,731	12,420	318,204	164,499	722,622	222,386
2007	26,982	41,174	1,314,789	293,021	346,032	142,617	58,694	1,438,080	245,197	528,204	250,898
TOTAL	1,162,248	147,112	3,364,832	1,111,315	2,294,175	168,728	918,888	3,561,702	1,164,831	3,864,188	1,198,516
O.D.											3,322

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,323,510	8,434,509	1,201,838			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	449,315	-214,482	7,570			
TOTAL LOSSES	9,772,825	8,220,027	1,209,408			
EXPECTED LOSSES	8,034,250	7,360,074	905,549			
CREDIBILITY	.12	.29	.41			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.450	2.061	.303	4.814		
INDICATED (POST-TEST)	1.894	1.593	.234	3.721		
PRES. ON RATE LEVEL	2.018	1.849	.228	4.095		
DERIVED BY FORMULA	2.003	1.775	.230	4.008		
UNDERLYING PRES. RATE	2.014	1.845	.227	4.086		
PROPOSED	2.003	1.775	.230	4.008		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	4.151
IND. RATES				4.15	MINIMUM PREMIUM	
MAN. RATES	4.45	4.26	4.18	+ 4.15	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	57,905	1,268,644	2.190			3	7	28	38
2004	79,121	3,281,536	4.147			8	4	36	48
2005	77,672	1,174,382	1.511			2	6	29	38
2006	81,296	2,950,318	3.629	1		6	7	29	43
2007	76,347	854,498	1.119				4	32	36
TOTAL	372,341	9,529,378	2.559	2		19	28	154	203
O.D.		342,784	.092			1		2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			496,805	259,911	96,522			86,759	103,803	106,135	118,709
2004			1,451,330	154,040	171,925			1,217,024	18,229	182,457	86,531
2005	17,753		513,387	191,502	94,203			55,858	87,022	120,095	94,562
2006	382,573		890,019	321,365	251,982			548,362	230,948	221,032	104,037
2007			186,406		253,124				78,745	283,793	52,430
TOTAL	400,326		3,351,541	1,113,224	867,756			1,908,003	518,747	913,512	456,269
O.D.			236,829		2,938			94,426		5,783	2,808

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			778,989	367,774	135,711			210,217	163,905	149,437	141,382
2004	22	21,517	2,145,533	213,809	241,630		16,631	1,769,477	46,808	246,822	98,386
2005	32,142	15,212	894,213	220,720	133,012		2,833	189,449	102,382	156,058	106,004
2006	605,891	45,653	1,815,999	340,531	316,292	2,758	58,547	1,543,877	265,068	267,903	114,649
2007	385	22,434	761,565	208,502	255,169	318	9,372	308,980	104,345	238,369	55,890
TOTAL	638,440	104,816	6,396,299	1,351,336	1,081,814	3,076	87,383	4,022,000	682,508	1,058,589	516,311
O.D.		3,695	366,456	2,466	4,541		2,191	232,258	2,533	7,708	3,148

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,856,614	4,191,495	519,459			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	290,248	-97,324	3,546			
TOTAL LOSSES	12,146,862	4,094,171	523,005			
EXPECTED LOSSES	5,242,562	3,254,261	431,916			
CREDIBILITY	.11	.28	.39			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.262	1.100	.140	4.502		
INDICATED (POST-TEST)	2.522	.850	.108	3.480		
PRES. ON RATE LEVEL	1.418	.881	.117	2.416		
DERIVED BY FORMULA	1.539	.872	.113	2.524		
UNDERLYING PRES. RATE	1.408	.874	.116	2.398		
PROPOSED	1.539	.872	.113	2.524		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.701
IND. RATES				2.70	MINIMUM PREMIUM	
MAN. RATES	2.58	2.50	2.60	+ 2.70	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	77,056	1,355,705	1.759			3	6	28	37	
2004	79,550	3,446,585	4.332			6	5	52	63	
2005	81,613	2,855,652	3.499			7	5	39	51	
2006	78,686	3,221,974	4.094	1		6	8	29	44	
2007	77,222	1,783,424	2.309			3	5	32	40	
TOTAL	394,127	12,663,340	3.213			1	25	180	235	
O.D.		341								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			483,440	265,298	131,181			62,143	182,911	132,515	98,217
2004			1,313,424	135,285	478,351			600,308	103,963	484,086	331,168
2005			1,330,279	202,163	209,502			483,142	131,607	331,165	167,794
2006	306,959		1,180,180	277,901	155,301	2,110		505,387	377,624	233,946	182,566
2007			467,704	277,307	205,821			118,539	130,148	431,632	152,273
TOTAL	306,959		4,775,027	1,157,954	1,180,156	2,110		1,769,519	926,253	1,613,344	932,018
O.D.											341

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			758,034	375,396	184,437			150,572	288,818	186,582	116,976
2004	20	21,030	2,078,623	195,270	659,659		13,956	1,506,959	171,593	649,507	376,538
2005	29	36,597	2,151,416	258,551	288,923		19,621	1,231,047	183,873	428,166	188,097
2006	486,199	49,990	1,987,049	302,909	210,886	9,337	57,647	1,476,479	375,956	291,983	201,188
2007	637	49,044	1,502,393	291,268	235,146	822	25,574	713,115	180,779	368,216	162,323
TOTAL	486,885	156,661	8,477,515	1,423,394	1,579,051	10,159	116,798	5,078,172	1,201,019	1,924,454	1,045,122
O.D.											382

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,326,190	6,127,918	1,045,504			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	400,224	-114,548	5,410			
TOTAL LOSSES	14,726,414	6,013,370	1,050,914			
EXPECTED LOSSES	7,192,819	3,685,089	681,840			
CREDIBILITY	.12	.29	.41			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.736	1.526	.267	5.529		
INDICATED (POST-TEST)	2.888	1.180	.206	4.274		
PRES. ON RATE LEVEL	1.838	.942	.174	2.954		
DERIVED BY FORMULA	1.964	1.011	.187	3.162		
UNDERLYING PRES. RATE	1.825	.935	.173	2.933		
PROPOSED	1.964	1.011	.187	3.162		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.384
IND. RATES				3.38	MINIMUM PREMIUM	
MAN. RATES	3.29	3.14	3.18	+ 3.38	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	27,687	649,840	2.347			27,687			1	5	11	17
2004	32,344	1,219,334	3.769			32,344	1			4	16	21
2005	41,405	1,460,024	3.526			41,405	1		1	2	19	23
2006	38,325	530,937	1.385			38,325			1	3	11	15
2007	39,576	1,316,702	3.327			39,576			2	3	21	26
TOTAL	179,337	5,176,837	2.887			179,337	2		5	17	78	102

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			153,212	132,233	54,784			43,009	89,905	145,122	31,575
2004	529,997			145,672	176,033				69,548	242,096	55,988
2005	13,007		195,104	169,301	83,685	727,359		75,000	27,915	91,723	76,930
2006			195,864	53,500	82,150			44,721	11,444	94,958	48,300
2007			371,966	123,243	325,454			123,439	75,651	232,663	64,286
TOTAL	543,004		916,146	623,949	722,106	727,359		286,169	274,463	806,562	277,079

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			240,236	187,109	77,026			104,211	141,960	204,331	37,606
2004	806,627	281	37,375	189,926	242,531		63	23,449	103,447	323,704	63,658
2005	16,175	6,828	401,562	188,823	115,410	1,026,741	3,151	199,593	38,686	117,342	86,239
2006	45	9,991	393,573	64,413	97,904	222	5,169	140,500	23,422	103,122	53,227
2007	327	39,914	1,226,023	221,905	329,514	599	19,474	506,948	108,685	201,362	68,529
TOTAL	823,174	57,014	2,298,769	852,176	862,385	1,027,562	27,857	974,701	416,200	949,861	309,259

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,209,077	3,080,622	309,259			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	217,039	-68,118	2,105			
TOTAL LOSSES	5,426,116	3,012,504	311,364			
EXPECTED LOSSES	3,938,241	2,397,735	247,486			
CREDIBILITY	.07	.17	.24			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.026	1.680	.174	4.880		
INDICATED (POST-TEST)	2.339	1.299	.135	3.773		
PRES. ON RATE LEVEL	2.212	1.347	.139	3.698		
DERIVED BY FORMULA	2.221	1.339	.138	3.698		
UNDERLYING PRES. RATE	2.196	1.337	.138	3.671		
PROPOSED	2.221	1.339	.138	3.698		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.958
IND. RATES				3.96	MINIMUM PREMIUM	
MAN. RATES	4.40	4.13	3.98	+ 3.96	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	18,380	261,107	1.420				1	18	19
2004	25,364	837,582	3.302			2	1	16	19
2005	22,496	1,352,681	6.012			4	1	21	26
2006	21,503	402,523	1.871				1	21	22
2007	23,408	306,421	1.309				1	14	15
TOTAL	111,151	3,160,314	2.843			6	5	90	101
O.D.		455,749	.410			1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				675	90,841				2,221	107,638	59,732
2004			309,343	21,749	112,599			96,214	14,920	206,403	76,354
2005			579,181	9,103	108,589			375,495	23,506	202,486	54,321
2006				63,945	128,522				12,235	148,494	49,327
2007				42,500	80,180				20,000	117,375	46,366
TOTAL			888,524	137,972	520,731			471,709	72,882	782,396	286,100
O.D.			104,438					350,000			1,311

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				955	127,724				3,507	151,553	71,141
2004	3	4,959	488,948	33,051	155,131		2,278	246,775	28,044	275,488	86,814
2005	2	15,250	897,592	29,988	144,825		14,668	908,991	55,736	259,471	60,894
2006	14	3,781	148,288	68,506	145,679	7	2,073	55,887	25,056	159,153	54,358
2007	93	6,077	206,406	55,110	79,243	101	3,283	108,361	35,710	97,218	49,426
TOTAL	112	30,067	1,741,234	187,610	652,602	108	22,302	1,320,014	148,053	942,883	322,633
O.D.		2,629	154,658	2,519	1,071		13,080	802,237	18,277	4,404	1,398

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,086,441	1,957,419	324,031	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	154,423	-45,215	1,931	
TOTAL LOSSES	4,240,864	1,912,204	325,962	
EXPECTED LOSSES	2,775,441	1,489,423	235,641	
CREDIBILITY	.05	.12	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.815	1.720	.293	5.828
INDICATED (POST-TEST)	2.949	1.330	.226	4.505
PRES. ON RATE LEVEL	2.515	1.350	.214	4.079
DERIVED BY FORMULA	2.537	1.348	.216	4.101
UNDERLYING PRES. RATE	2.497	1.340	.212	4.049
PROPOSED	2.537	1.348	.216	4.101

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	4.389
IND. RATES				4.39	MINIMUM PREMIUM	
MAN. RATES	4.35	4.34	4.39	+ 4.39	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	31,062	136								
2004	28,278									
2005	30,631									
2006	30,582	244								
2007	45,062									
TOTAL	165,615	380								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											136
2006											244
TOTAL											380

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											162
2006											269
TOTAL											431

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			431	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	10,894	-42		
TOTAL LOSSES	10,894		431	
EXPECTED LOSSES	192,113	1,657		
CREDIBILITY	.07	.16	.23	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.007	.000	.000	.007
INDICATED (POST-TEST)	.005	.000	.000	.005
PRES. ON RATE LEVEL	.116	.001	.000	.117
DERIVED BY FORMULA	.108	.001	.000	.109
UNDERLYING PRES. RATE	.116	.001	.000	.117
PROPOSED	.108	.001	.000	.109

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE
IND. RATES				.11	MINIMUM PREMIUM
MAN. RATES	.14	.13	.12	+ .11	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	64,255	4,213	.006						2	2
2004	76,395	979	.001							
2005	72,848	1,167	.001							
2006	39,560									
2007	88,032									
TOTAL	341,090	6,359	.002						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					3,559					427	227
2004											979
2005											1,167
TOTAL					3,559					427	2,373

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					5,004					602	270
2004											1,113
2005											1,308
TOTAL					5,004					602	2,691

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		5,606	2,691	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	27,784	-97		
TOTAL LOSSES	27,784	5,509	2,691	
EXPECTED LOSSES	494,581	3,411		
CREDIBILITY	.11	.26	.37	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.008	.002	.001	.011
INDICATED (POST-TEST)	.006	.002	.001	.009
PRES. ON RATE LEVEL	.146	.001	.000	.147
DERIVED BY FORMULA	.131	.001	.000	.132
UNDERLYING PRES. RATE	.145	.001	.000	.146
PROPOSED	.131	.001	.000	.132

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE
IND. RATES				.14	MINIMUM PREMIUM
MAN. RATES	.20	.17	.15	+ .14	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	8,898	136,757	1.536			8,898				1	8	9
2004	8,903	34,920	.392			8,903					4	4
2005	8,112	35,107	.432			8,112					2	2
2006	8,478	523,141	6.170			8,478			1	1	7	9
2007	9,711	279,182	2.874			9,711					13	13
TOTAL	44,102	1,009,107	2.288			44,102			1	2	34	37

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				25,000	36,708				13,818	27,235	33,996
2004					3,185					12,448	19,287
2005					7,160					6,199	21,748
2006			113,154	75,786	76,562			56,970	30,000	146,297	24,372
2007					47,238					170,533	61,411
TOTAL			113,154	100,786	170,853			56,970	43,818	362,712	160,814

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				35,375	51,610				21,819	38,348	40,489
2004		2	202	62	4,351			466	289	16,565	21,929
2005		25	1,443	408	9,128		9	694	328	7,755	24,380
2006	34	7,471	297,696	77,396	91,511	291	7,620	202,473	44,962	159,658	26,858
2007		2,017	68,899	15,926	44,308	79	3,362	112,467	34,658	138,078	65,464
TOTAL	34	9,515	368,240	129,167	200,908	370	10,991	316,100	102,056	360,404	179,120

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	705,250	792,535	179,120	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	67,534	-23,777	1,152	
TOTAL LOSSES	772,784	768,758	180,272	
EXPECTED LOSSES	1,198,693	805,302	138,481	
CREDIBILITY	.03	.07	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.752	1.743	.409	3.904
INDICATED (POST-TEST)	1.354	1.347	.316	3.017
PRES. ON RATE LEVEL	2.724	1.830	.315	4.869
DERIVED BY FORMULA	2.683	1.796	.315	4.794
UNDERLYING PRES. RATE	2.718	1.826	.314	4.858
PROPOSED	2.683	1.796	.315	4.794

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	4.965
IND. RATES				4.97	MINIMUM PREMIUM	
MAN. RATES	5.36	5.05	4.97	+ 4.97	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	66,339	590,745	.890					2	31	33
2004	68,308	2,620,845	3.836				7	4	40	51
2005	66,880	1,534,555	2.294	1			1	1	38	41
2006	71,763	1,183,701	1.649				2	4	39	45
2007	74,447	2,241,845	3.011	2			1	2	32	37
TOTAL	347,737	8,171,691	2.350	3			11	13	180	207
O.D.		54,016	.015						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			964,881	55,292	185,160			939,707	52,920	174,390	122,983
2004			149,079	109,274	229,167			100,787	26,995	250,619	100,202
2005	46,752		269,485	43,463	245,244	501,487		56,420	33,062	388,188	147,839
2006			180,336	55,268	266,699	230,000		66,129	59,632	513,082	111,358
TOTAL	806,093		1,563,781	275,020	1,243,351	731,487		1,163,043	174,525	1,616,499	597,892
O.D.					41,981					1,803	10,232

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			78,238	260,336					83,561	245,542	146,473
2004	15	14,895	1,479,835	153,458	317,716		19,442	2,070,212	63,570	338,321	113,930
2005	75,704	4,956	294,348	34,080	406,240	923,177	4,244	268,156	22,709	364,441	129,487
2006	59	15,032	578,100	81,239	278,402	292	10,118	274,607	71,973	417,455	162,919
2007	1,090,793	23,720	743,833	141,354	261,488	452,705	19,009	557,337	148,497	424,474	118,708
TOTAL	1,166,571	58,603	3,096,116	488,369	1,524,182	1,376,174	52,813	3,170,312	390,310	1,790,233	671,517
O.D.		51	2,665	821	57,333			67	42	2,399	10,926

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,923,372	4,253,689	682,443	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	310,163	-107,106	4,667	
TOTAL LOSSES	9,233,535	4,146,583	687,110	
EXPECTED LOSSES	5,535,973	3,630,375	563,334	
CREDIBILITY	.11	.26	.38	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.655	1.192	.198	4.045
INDICATED (POST-TEST)	2.052	.921	.153	3.126
PRES. ON RATE LEVEL	1.599	1.047	.163	2.809
DERIVED BY FORMULA	1.649	1.014	.159	2.822
UNDERLYING PRES. RATE	1.592	1.044	.162	2.798
PROPOSED	1.649	1.014	.159	2.822

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.963
IND. RATES				2.96	MINIMUM PREMIUM	
MAN. RATES	2.89	2.86	2.88	+ 2.96	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	333									
2004	352									
2005	270	3,138	1.162							
2006	635									
2007	423									
TOTAL	2,013	3,138	.156							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											3,138
TOTAL											3,138

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											3,518
TOTAL											3,518

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			3,518	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	961	-187	12	
TOTAL LOSSES	961		3,530	
EXPECTED LOSSES	16,950	6,965	1,309	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.048	.000	.175	.223
INDICATED (POST-TEST)	.037	.000	.135	.172
PRES. ON RATE LEVEL	.846	.347	.065	1.258
DERIVED BY FORMULA	.846	.344	.066	1.256
UNDERLYING PRES. RATE	.842	.346	.065	1.253
PROPOSED	.846	.344	.066	1.256

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	1.319
IND. RATES				1.32	MINIMUM PREMIUM	
MAN. RATES	1.33	1.29	1.29	+ 1.32	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	352,992	7,745,764	2.194			352,992			16	21	196	233
2004	388,179	8,432,976	2.172			388,179			16	34	166	216
2005	390,244	8,796,815	2.254			390,244	1		17	39	161	218
2006	419,717	9,195,985	2.190			419,717			11	48	177	236
2007	435,075	8,599,050	1.976			435,075			5	43	204	252
TOTAL	1,986,207	42,770,590	2.153			1,986,207	1		65	185	904	1155
O.D.		77,237	.003							1	3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,394,245	449,478	1,080,587			1,089,579	393,743	1,398,132	940,000
2004			3,035,182	1,052,166	918,953			738,371	621,128	1,089,147	978,029
2005		123,256	2,685,174	992,148	953,032		13,525	715,470	731,522	1,221,829	1,360,859
2006			1,381,720	1,538,461	1,377,609			1,231,251	1,118,581	1,525,901	1,022,462
2007			865,279	1,362,971	1,457,040			365,362	1,339,068	2,141,543	1,067,787
TOTAL		123,256	10,361,600	5,395,224	5,787,221		13,525	4,140,033	4,204,042	7,376,552	5,369,137
O.D.				29,375	6,266				2,974	7,886	30,736

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			3,435,866	636,012	1,519,304			2,018,714	621,720	1,968,569	1,119,540
2004	148	48,868	4,936,404	1,394,406	1,280,557		17,343	1,980,453	916,480	1,466,792	1,112,019
2005	145	317,498	4,784,388	1,172,065	1,282,169		59,201	2,190,929	885,097	1,580,578	1,525,523
2006	564	111,272	4,476,874	1,494,534	1,642,504	5,202	146,455	3,722,544	1,158,938	1,742,509	1,126,753
2007	2,939	189,780	6,138,374	1,463,304	1,525,400	5,022	140,099	4,184,178	1,278,053	1,893,873	1,138,261
TOTAL	3,796	667,418	23,771,906	6,160,321	7,249,934	10,224	363,098	14,096,818	4,860,288	8,652,321	6,022,096
O.D.	7	862	37,690	24,371	9,465	4	169	4,230	2,895	9,879	35,325

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	38,956,222	26,969,474	6,057,421			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,680,718	-548,297	38,919			
TOTAL LOSSES	40,636,940	26,421,177	6,096,340			
EXPECTED LOSSES	30,071,174	18,948,416	4,627,863			
CREDIBILITY	.35	.85	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.046	1.330	.307	3.683		
INDICATED (POST-TEST)	1.582	1.028	.237	2.847		
PRES. ON RATE LEVEL	1.520	.958	.234	2.712		
DERIVED BY FORMULA	1.542	1.018	.237	2.797		
UNDERLYING PRES. RATE	1.514	.954	.233	2.701		
PROPOSED	1.542	1.018	.237	2.797		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.937
IND. RATES				2.94	MINIMUM PREMIUM	
MAN. RATES	3.07	2.89	2.78	+ 2.94	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	424,856	13,474,703	3.171			424,856			33	28	236	297
2004	422,326	15,250,939	3.611			422,326	1	1	25	31	216	274
2005	443,105	10,432,576	2.354			443,105			23	19	201	243
2006	440,940	8,899,893	2.018			440,940			13	19	224	256
2007	458,957	6,667,275	1.452			458,957	1		6	19	161	187
TOTAL	2,190,184	54,725,386	2.499			2,190,184	2	1	100	116	1038	1257
O.D.		48,016	.002							1	3	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			5,363,278	496,591	2,336,743			1,495,480	297,133	2,250,925	1,234,553
2004	500,000	296,734	4,453,280	621,279	1,620,318	8,000	3,334,763	1,281,331	441,899	1,658,176	1,035,159
2005			3,649,014	336,566	1,434,132			1,556,308	669,690	1,859,998	926,868
2006			2,600,328	755,980	1,827,771			949,878	349,914	1,630,028	785,994
2007	30,543		998,554	578,229	1,437,638			354,592	384,454	2,201,102	682,163
TOTAL	530,543	296,734	17,064,454	2,788,645	8,656,602	8,000	3,334,763	5,637,589	2,143,090	9,600,229	4,664,737
O.D.				2,257	4,693				207	16,744	24,115

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			8,409,620	702,678	3,285,465			3,623,547	469,176	3,169,300	1,470,353
2004	761,038	136,994	7,096,239	870,417	2,236,876	13,777	885,066	3,329,173	690,651	2,222,819	1,176,976
2005	49	99,471	5,860,114	525,631	1,878,904		54,804	3,505,054	881,544	2,382,250	1,039,019
2006	583	141,624	5,526,529	981,619	2,112,418	4,268	103,319	2,762,533	535,316	1,785,225	866,165
2007	45,299	146,602	4,634,575	949,298	1,437,058	2,865	94,230	2,725,753	722,798	1,837,732	727,186
TOTAL	806,969	524,691	31,527,077	4,029,643	10,950,721	20,910	1,137,419	15,946,060	3,299,485	11,397,326	5,279,699
O.D.	4	161	5,465	1,685	6,428	2	110	4,106	1,446	19,615	26,613

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	49,972,974	29,706,349	5,306,312			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	2,788,404	-739,739	35,148			
TOTAL LOSSES	52,761,378	28,966,610	5,341,460			
EXPECTED LOSSES	49,936,196	24,727,178	4,292,761			
CREDIBILITY	.37	.90	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.409	1.323	.244	3.976		
INDICATED (POST-TEST)	1.862	1.023	.189	3.074		
PRES. ON RATE LEVEL	2.289	1.134	.197	3.620		
DERIVED BY FORMULA	2.131	1.034	.189	3.354		
UNDERLYING PRES. RATE	2.280	1.129	.196	3.605		
PROPOSED	2.131	1.034	.189	3.354		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.522
IND. RATES				3.52	MINIMUM PREMIUM	
MAN. RATES	4.03	3.99	3.71	+ 3.52	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	58,669	2,654,275	4.524			58,669			7	8	37	52
2004	59,927	2,985,591	4.982			59,927			6	19	27	52
2005	65,421	5,319,326	8.130			65,421		1	4	9	77	91
2006	65,864	3,019,735	4.584			65,864			2	22	75	99
2007	65,746	2,153,553	3.275			65,746			1	12	73	86
TOTAL	315,627	16,132,480	5.111			315,627		1	20	70	289	380
O.D.		29,789	.009								2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,014,546	332,384	152,389			572,281	115,809	282,862	184,004
2004			993,922	854,546	176,626			285,419	331,100	174,524	169,454
2005		49,878	572,280	318,908	773,096		2,173,770	147,940	186,410	879,002	218,042
2006			271,802	533,230	720,436			99,231	419,827	674,585	300,624
2007			113,957	358,275	414,767			21,588	208,091	701,547	335,328
TOTAL		49,878	2,966,507	2,397,343	2,237,314		2,173,770	1,126,459	1,261,237	2,712,520	1,207,452
O.D.					11,702					14,246	3,841

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,590,809	470,323	214,258			1,386,638	182,864	398,273	219,149
2004	124	16,100	1,700,331	1,107,082	257,019		6,652	775,244	476,571	240,977	192,669
2005	48	39,025	1,189,849	395,789	1,004,141		825,630	611,802	259,634	1,112,576	244,425
2006	174	36,020	1,435,965	540,252	833,406	766	35,305	859,262	420,328	756,646	331,288
2007	753	45,676	1,509,804	385,971	426,949	862	25,795	826,010	268,852	591,549	357,460
TOTAL	1,099	136,821	7,426,758	2,899,417	2,735,773	1,628	893,382	4,458,956	1,608,249	3,100,021	1,344,991
O.D.		27	1,214	335	15,726		32	1,321	575	18,123	4,265

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,921,238	10,378,219	1,349,256			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	468,056	-165,625	7,383			
TOTAL LOSSES	13,389,294	10,212,594	1,356,639			
EXPECTED LOSSES	8,408,302	5,567,659	899,537			
CREDIBILITY	.10	.25	.35			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.242	3.236	.430	7.908		
INDICATED (POST-TEST)	3.279	2.501	.332	6.112		
PRES. ON RATE LEVEL	2.675	1.771	.286	4.732		
DERIVED BY FORMULA	2.735	1.954	.302	4.991		
UNDERLYING PRES. RATE	2.664	1.764	.285	4.713		
PROPOSED	2.735	1.954	.302	4.991		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	5.242
IND. RATES				5.24	MINIMUM PREMIUM	
MAN. RATES	4.70	4.66	4.85	+ 5.24	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	153,029	3,256,019	2.127			6	8	61	75	
2004	150,814	1,968,100	1.304			3	6	48	57	
2005	150,358	3,544,365	2.357			6	16	72	94	
2006	169,453	2,896,575	1.709			6	8	42	56	
2007	170,161	2,032,343	1.194			1	6	52	59	
TOTAL	793,815	13,697,402	1.726			22	44	275	341	
O.D.		173,608	.021					2	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,137,353	187,289	433,958			386,253	99,265	637,137	374,764
2004			501,076	107,481	368,780			150,766	68,785	420,869	350,343
2005			849,053	601,005	507,142			245,895	277,331	621,576	442,363
2006			766,338	283,099	409,400			456,080	120,688	443,130	417,840
2007			125,351	53,446	515,080			61,159	86,789	855,145	335,373
TOTAL			3,379,171	1,232,320	2,234,360			1,300,153	652,858	2,977,857	1,920,683
O.D.					94,717					67,979	10,912

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,783,369	265,014	610,144			935,892	156,740	897,091	446,344
2004	13	8,286	816,820	149,674	506,891		3,598	399,750	110,074	562,350	398,340
2005	86	28,943	1,703,058	686,071	679,130		11,946	788,564	342,517	796,994	495,889
2006	187	42,540	1,677,667	323,271	484,723	2,247	47,835	1,284,570	188,659	492,732	460,460
2007	185	31,580	1,029,602	219,354	492,457	782	26,610	815,400	233,443	704,201	357,508
TOTAL	471	111,349	7,010,516	1,643,384	2,773,345	3,029	89,989	4,224,176	1,031,433	3,453,368	2,158,541
O.D.	1	1,119	41,572	10,023	109,640		283	11,520	4,656	80,969	12,261

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,494,025	9,106,818	2,170,802	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	585,464	-199,146	12,408	
TOTAL LOSSES	12,079,489	8,907,672	2,183,210	
EXPECTED LOSSES	10,438,667	6,810,933	1,492,373	
CREDIBILITY	.19	.46	.65	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.522	1.122	.275	2.919
INDICATED (POST-TEST)	1.177	.867	.213	2.257
PRES. ON RATE LEVEL	1.320	.862	.189	2.371
DERIVED BY FORMULA	1.293	.864	.205	2.362
UNDERLYING PRES. RATE	1.315	.858	.188	2.361
PROPOSED	1.293	.864	.205	2.362

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.480
IND. RATES				2.48	MINIMUM PREMIUM	
MAN. RATES	2.59	2.47	2.43	+ 2.48	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	36,753	2,197,645	5.979			7	2	16	25
2004	35,911	913,138	2.542			2	2	18	22
2005	30,604	1,665,290	5.441			5	2	16	23
2006	23,535	604,455	2.568				4	20	24
2007	25,132	404,591	1.609			1		9	10
TOTAL	151,935	5,785,119	3.808			15	10	79	104

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,193,137	18,898	76,094			664,369	47,604	130,238	67,305
2004			335,943	44,788	62,938			196,916	23,067	133,113	116,373
2005			965,262	94,057	71,724			293,126	12,846	143,147	85,128
2006				84,522	176,734				28,076	270,299	44,824
2007			131,888		74,628			33,179		117,437	47,459
TOTAL			2,626,230	242,265	462,118			1,187,590	111,593	794,234	361,089

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,870,839	26,741	106,986			1,609,767	75,167	183,374	80,160
2004	6	5,331	531,025	61,829	87,739		4,589	492,732	40,183	178,641	132,316
2005	13	25,798	1,516,498	127,305	105,204		11,403	705,020	36,837	183,567	95,428
2006	19	5,119	199,793	91,422	200,106	22	4,071	107,834	50,320	290,187	49,396
2007	25	9,689	283,274	36,062	74,439	149	5,336	141,000	28,322	96,362	50,591
TOTAL	63	45,937	4,401,429	343,359	574,474	171	25,399	3,056,353	230,829	932,131	407,891

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,529,352	2,080,793	407,891	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	190,784	-69,278	2,118	
TOTAL LOSSES	7,720,136	2,011,515	410,009	
EXPECTED LOSSES	3,413,979	1,973,636	296,272	
CREDIBILITY	.06	.15	.22	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.081	1.324	.270	6.675
INDICATED (POST-TEST)	3.928	1.023	.209	5.160
PRES. ON RATE LEVEL	2.256	1.304	.196	3.756
DERIVED BY FORMULA	2.356	1.262	.199	3.817
UNDERLYING PRES. RATE	2.247	1.299	.195	3.741
PROPOSED	2.356	1.262	.199	3.817

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	4.008
IND. RATES				4.01	MINIMUM PREMIUM	
MAN. RATES	3.87	3.82	3.85	+ 4.01	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	136,697	4,212,871	3.081			8	20	130	158
2004	169,885	5,535,162	3.258			15	20	108	143
2005	140,017	2,235,330	1.596			4	3	59	66
2006	136,588	3,763,710	2.755			3	14	85	102
2007	203,844	4,920,105	2.413			3	23	122	148
TOTAL	787,031	20,667,178	2.626			33	80	504	617
O.D.		30,349	.003					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,153,281	385,041	762,943			305,932	369,748	859,489	376,437
2004			2,525,015	546,979	581,152			473,616	245,084	823,703	339,613
2005			761,316	63,886	385,429			139,477	25,911	550,924	308,387
2006			498,462	602,978	386,045			516,533	716,712	716,406	326,574
2007			657,448	849,669	762,572			484,856	771,162	995,238	399,160
TOTAL			5,595,522	2,448,553	2,878,141			1,920,414	2,128,617	3,945,760	1,750,171
O.D.					9,148					14,252	6,949

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,808,345	544,834	1,072,699			741,272	583,833	1,210,166	448,336
2004	73	40,274	4,035,995	736,118	810,135		11,177	1,243,195	375,043	1,103,937	386,140
2005	9	21,337	1,256,782	108,187	501,821		6,227	400,147	64,181	692,463	345,702
2006	213	38,753	1,574,599	562,385	472,940	2,435	75,794	1,883,807	697,256	833,919	359,885
2007	1,804	111,461	3,598,191	862,085	813,831	3,116	88,050	2,506,444	705,380	903,003	425,505
TOTAL	2,099	211,825	12,273,912	2,813,609	3,671,426	5,551	181,248	6,774,865	2,425,693	4,743,488	1,965,568
O.D.		142	4,966	1,163	10,120		113	3,558	1,290	15,781	7,834

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	19,458,279	13,682,570	1,973,402			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,229,884	-302,730	13,905			
TOTAL LOSSES	20,688,163	13,379,840	1,987,307			
EXPECTED LOSSES	21,722,055	11,144,360	1,550,450			
CREDIBILITY	.19	.46	.65			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.629	1.700	.253	4.582		
INDICATED (POST-TEST)	2.032	1.314	.196	3.542		
PRES. ON RATE LEVEL	2.771	1.422	.198	4.391		
DERIVED BY FORMULA	2.631	1.372	.197	4.200		
UNDERLYING PRES. RATE	2.760	1.416	.197	4.373		
PROPOSED	2.631	1.372	.197	4.200		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	4.411
IND. RATES				4.41	MINIMUM PREMIUM	
MAN. RATES	4.95	4.66	4.50	+ 4.41	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	11,147	269,957	2,421			1			14	15
2004	11,144	411,166	3,689			2			8	10
2005	9,588	90,539	.944						7	7
2006	12,228	37,677	.308						2	2
2007	12,004	397,175	3,308			1	1		4	6
TOTAL	56,111	1,206,514	2,150			4	1		35	40

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			110,150		49,595			15,256		62,983	31,973
2004			237,142		24,992			58,499		60,514	30,019
2005					22,948					39,329	28,262
2006					11,283					14,637	11,757
2007			131,393	100,000	18,567			27,612	65,000	21,767	32,836
TOTAL			478,685	100,000	127,385			101,367	65,000	199,230	134,847

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			172,715		69,730			36,965		88,677	38,080
2004		3,724	367,931	2,792	34,929		1,367	145,736	2,787	80,821	34,132
2005		68	4,619	1,306	29,249		55	4,418	2,071	49,200	31,682
2006		179	6,228	1,457	12,426		140	4,249	1,485	15,584	12,956
2007	218	13,462	411,316	83,190	31,336	229	6,084	167,830	46,660	25,765	35,003
TOTAL	218	17,433	962,809	88,745	177,670	229	7,646	359,198	53,003	260,047	151,853

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,347,533	579,465	151,853	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	42,287	-25,555	1,304	
TOTAL LOSSES	1,389,820	553,910	153,157	
EXPECTED LOSSES	749,081	871,404	157,110	
CREDIBILITY	.03	.08	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.477	.987	.273	3.737
INDICATED (POST-TEST)	1.915	.763	.211	2.889
PRES. ON RATE LEVEL	1.341	1.559	.281	3.181
DERIVED BY FORMULA	1.358	1.495	.273	3.126
UNDERLYING PRES. RATE	1.335	1.553	.280	3.168
PROPOSED	1.358	1.495	.273	3.126

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.283
IND. RATES				3.28	MINIMUM PREMIUM	
MAN. RATES	3.51	3.36	3.26	+ 3.28	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	102,438	2,925,085	2.855			102,438			4	21	53	78
2004	112,930	2,701,709	2.392			112,930			4	23	37	64
2005	112,433	2,032,239	1.807			112,433			3	9	37	49
2006	120,385	1,071,960	.890			120,385			2	3	28	33
2007	123,732	1,621,343	1.310			123,732			1	8	22	31
TOTAL	571,918	10,352,336	1.810			571,918			14	64	177	255
O.D.		27,653	.004								1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			574,922	706,320	196,428			190,246	471,649	304,328	481,192
2004			458,354	617,471	171,745			209,876	278,672	277,611	687,980
2005			372,259	384,127	420,830			138,786	230,019	291,030	195,188
2006			230,037	170,411	172,050			58,383	116,802	158,269	166,008
2007			227,574	133,989	221,354			296,000	67,043	249,627	425,756
TOTAL			1,863,146	2,012,318	1,182,407			893,291	1,164,185	1,280,865	1,956,124
O.D.					6,116					20,988	549

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			901,478	999,444	276,179			460,966	744,736	428,494	573,100
2004	88	7,642	830,024	798,278	245,096		4,929	582,915	403,427	376,630	782,233
2005	56	14,441	851,780	439,819	555,560		7,115	477,166	268,771	379,358	218,806
2006	73	15,877	634,021	172,730	205,156	359	12,061	299,992	117,011	179,911	182,941
2007	314	28,212	884,525	180,638	227,485	992	33,207	795,213	127,346	219,981	453,856
TOTAL	531	66,172	4,101,828	2,590,909	1,509,476	1,351	57,312	2,616,252	1,661,291	1,584,374	2,210,936
O.D.		21	1,232	348	7,798		29	2,357	1,108	26,255	624

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,847,085	7,381,559	2,211,560			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	580,332	-201,161	16,295			
TOTAL LOSSES	7,427,417	7,180,398	2,227,855			
EXPECTED LOSSES	10,386,031	6,891,613	1,950,241			
CREDIBILITY	.15	.37	.52			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.299	1.255	.390	2.944		
INDICATED (POST-TEST)	1.004	.970	.301	2.275		
PRES. ON RATE LEVEL	1.824	1.210	.342	3.376		
DERIVED BY FORMULA	1.701	1.121	.321	3.143		
UNDERLYING PRES. RATE	1.816	1.205	.341	3.362		
PROPOSED	1.701	1.121	.321	3.143		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.301
IND. RATES				3.30	MINIMUM PREMIUM	
MAN. RATES	4.04	3.73	3.46	+ 3.30	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2003	117,465	10,187,583	8.672			117,465			30	99	176	305
2004	129,847	14,682,561	11.307			129,847			37	88	212	337
2005	128,025	12,631,667	9.866			128,025	1		31	78	161	271
2006	136,941	11,751,234	8.581			136,941			36	95	126	257
2007	145,166	6,161,320	4.244			145,166			5	88	172	265
TOTAL	657,444	55,414,365	8.429			657,444	1		139	448	847	1435
O.D.		3,665										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2003			5,078,748	1,536,239	554,971			1,001,897	1,032,254	642,318	341,156
2004			6,645,638	1,341,037	951,170			3,101,087	975,725	1,105,250	562,654
2005	353,116		6,263,090	1,374,218	623,760	2,000		1,560,351	1,325,615	532,009	597,508
2006			5,447,680	1,761,125	514,084			1,402,569	1,517,444	557,243	551,089
2007			729,849	1,341,577	1,104,645			221,087	1,286,163	1,030,906	447,093
TOTAL	353,116		24,165,005	7,354,196	3,748,630	2,000		7,286,991	6,137,201	3,867,726	2,499,500
O.D.											3,665

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2003			7,963,477	2,173,778	780,285			2,427,594	1,629,930	904,384	406,317
2004	181	101,919	10,241,697	1,797,864	1,340,210		54,977	6,048,090	1,454,162	1,504,221	639,738
2005	639,008	174,878	10,283,950	1,644,035	914,698	4,113	68,256	4,391,291	1,528,792	763,384	669,806
2006	1,269	257,399	10,298,615	1,784,382	790,162	7,732	194,753	4,916,571	1,431,909	756,399	607,300
2007	2,816	166,582	5,400,194	1,319,164	1,188,292	4,009	102,471	3,093,380	1,001,548	983,255	476,601
TOTAL	643,274	700,778	44,187,933	8,719,223	5,013,647	15,854	420,457	20,876,926	7,046,341	4,911,643	2,799,762
O.D.											4,165

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	66,845,222	25,690,854	2,803,927	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,300,495	-523,122	16,787	
TOTAL LOSSES	69,145,717	25,167,732	2,820,714	
EXPECTED LOSSES	41,116,548	18,092,858	1,992,055	
CREDIBILITY	.17	.40	.57	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.517	3.828	.429	14.774
INDICATED (POST-TEST)	8.130	2.959	.332	11.421
PRES. ON RATE LEVEL	6.280	2.763	.304	9.347
DERIVED BY FORMULA	6.595	2.841	.320	9.756
UNDERLYING PRES. RATE	6.254	2.752	.303	9.309
PROPOSED	6.595	2.841	.320	9.756

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	10.246
IND. RATES				10.25	MINIMUM PREMIUM	
MAN. RATES	9.53	9.41	9.58	+ 10.25	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	146,036	3,739,440	2.560			11	4	69	84
2004	135,223	1,869,413	1.382			4	12	47	63
2005	137,251	4,393,058	3.200			8	12	50	70
2006	175,092	1,888,526	1.078			1	16	40	57
2007	195,726	2,263,396	1.156			1	11	75	87
TOTAL	789,328	14,153,833	1.793			25	55	281	361
O.D.		9,303	.001					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,821,511	154,820	322,076			625,178	38,152	489,889	287,814
2004			472,603	220,893	286,405			142,864	206,472	302,497	237,679
2005			1,494,414	277,476	469,988			1,135,092	235,247	527,418	253,423
2006			136,643	330,293	240,838			125,059	422,229	406,379	227,085
2007			170,249	212,668	529,368			34,617	195,804	831,106	289,584
TOTAL			4,095,420	1,196,150	1,848,675			2,062,810	1,097,904	2,557,289	1,295,585
O.D.					602					1,691	7,010

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,856,129	219,070	452,837			1,514,806	60,242	689,765	342,786
2004	31	7,801	787,998	292,974	395,945		3,374	404,503	300,852	407,819	270,241
2005	42	38,092	2,241,553	353,051	623,958		28,785	1,812,320	316,573	682,538	284,087
2006	98	17,882	730,074	306,403	289,339	879	34,880	842,226	397,606	471,900	250,248
2007	485	44,278	1,444,937	333,072	522,517	926	28,948	917,380	289,620	695,605	308,697
TOTAL	656	108,053	8,060,691	1,504,570	2,284,596	1,805	95,987	5,491,235	1,364,893	2,947,627	1,456,059
O.D.			62	17	804			33	15	2,335	7,810

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,758,522	8,104,857	1,463,869			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	579,922	-175,125	11,381			
TOTAL LOSSES	14,338,444	7,929,732	1,475,250			
EXPECTED LOSSES	10,245,477	6,661,927	1,270,818			
CREDIBILITY	.19	.46	.65			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.817	1.005	.187	3.009		
INDICATED (POST-TEST)	1.405	.777	.145	2.327		
PRES. ON RATE LEVEL	1.303	.847	.162	2.312		
DERIVED BY FORMULA	1.322	.815	.151	2.288		
UNDERLYING PRES. RATE	1.298	.844	.161	2.303		
PROPOSED	1.336	.824	.152	2.312		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.428
IND. RATES				2.43	MINIMUM PREMIUM	
MAN. RATES	2.34	2.34	2.37	+ 2.43	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	6,941	141,894	2.044						6	6
2004	7,247	107,388	1.481					1	1	2
2005	7,405	41,690	.562						3	3
2006	6,931	245,137	3.536			1			2	3
2007	7,031	20,156	.286						3	3
TOTAL	35,555	556,265	1.565			1		1	15	17
O.D.		505	.001							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					59,602					58,725	23,567
2004				17,463	5,594				19,591	38,446	26,294
2005					9,486					12,119	20,085
2006			116,298		2,821			18,400		43,451	64,167
2007					6,300					10,129	3,727
TOTAL			116,298	17,463	83,803			18,400	19,591	162,870	137,840
O.D.											505

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					83,800					82,685	28,068
2004	3	14	3,495	22,465	7,894		11	5,494	28,451	51,593	29,896
2005		29	1,915	539	12,096		16	1,359	637	15,161	22,515
2006	18	4,337	169,905	6,527	5,465	88	1,946	54,146	6,245	46,683	70,712
2007		265	9,193	2,119	5,910	4	197	6,682	2,058	8,199	3,973
TOTAL	21	4,645	184,508	31,650	115,165	92	2,170	67,681	37,391	204,321	155,164
O.D.											583

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	259,117	388,527	155,747	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	87,522	-28,626	693	
TOTAL LOSSES	346,639	359,901	156,440	
EXPECTED LOSSES	1,572,952	920,875	87,109	
CREDIBILITY	.02	.06	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.975	1.012	.440	2.427
INDICATED (POST-TEST)	.754	.782	.340	1.876
PRES. ON RATE LEVEL	4.442	2.601	.246	7.289
DERIVED BY FORMULA	4.368	2.492	.254	7.114
UNDERLYING PRES. RATE	4.424	2.590	.245	7.259
PROPOSED	4.368	2.492	.254	7.114

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	TOTAL
IND. RATES				7.47	MINIMUM PREMIUM	
MAN. RATES	7.98	7.61	7.47	+ 7.47	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	27,375	140,806	.514						4	4
2004	28,129	705,031	2.506			2			9	11
2005	27,925	352,628	1.262					2	9	11
2006	27,488	335,766	1.221					1	10	11
2007	24,695	104,586	.423					1	5	6
TOTAL	135,612	1,638,817	1.208			2		4	37	43

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					38,364					33,356	69,086
2004			407,933		28,093			97,375		89,998	81,632
2005				30,318	75,783				94,186	77,741	74,600
2006				95,927	69,593				45,766	63,199	61,281
2007				16,988	14,935				3,993	36,447	32,223
TOTAL			407,933	143,233	226,768			97,375	143,945	300,741	318,822

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					53,939					46,964	82,281
2004		6,389	631,976	4,513	39,738		2,277	242,197	4,384	120,254	92,816
2005	4	532	31,626	36,414	97,810		707	58,485	104,854	102,793	83,627
2006	23	3,732	154,397	86,847	82,837	32	2,856	66,247	43,691	71,222	67,532
2007	32	1,692	57,536	16,258	15,626	27	908	30,208	9,774	29,946	34,350
TOTAL	59	12,345	875,535	144,032	289,950	59	6,748	397,137	162,703	371,179	360,606

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,291,883	967,864	360,606	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	65,346	-34,779	2,190	
TOTAL LOSSES	1,357,229	933,085	362,796	
EXPECTED LOSSES	1,175,756	1,082,184	284,787	
CREDIBILITY	.06	.14	.20	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.001	.688	.268	1.957
INDICATED (POST-TEST)	.774	.532	.207	1.513
PRES. ON RATE LEVEL	.871	.801	.211	1.883
DERIVED BY FORMULA	.865	.763	.210	1.838
UNDERLYING PRES. RATE	.867	.798	.210	1.875
PROPOSED	.865	.763	.210	1.838

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	1.930
IND. RATES				1.93	MINIMUM PREMIUM	
MAN. RATES	1.94	1.92	1.93	+ 1.93	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	29,735	722,554	2.429			29,735			2	3	11	16
2004	30,436	252,984	.831			30,436				1	5	6
2005	31,661	430,596	1.360			31,661			1	1	7	9
2006	33,237	940,454	2.829			33,237			2	3	9	14
2007	34,699	313,738	.904			34,699				1	12	13
TOTAL	159,768	2,660,326	1.665			159,768			5	9	44	58

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			280,423	68,548	158,106			62,439	9,462	60,584	82,992
2004				52,560	107,482				35,040	26,268	31,634
2005			155,919	55,000	37,093			70,050	8,829	56,782	46,923
2006			376,307	65,611	148,334			120,558	43,621	130,147	55,876
2007				7,857	55,743				2,956	194,355	52,827
TOTAL			812,649	249,576	506,758			253,047	99,908	468,136	270,252

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			439,704	96,995	222,296			151,290	14,941	85,303	98,843
2004	7	157	16,278	69,388	147,553		5	8,245	49,904	35,728	35,968
2005	8	4,623	271,579	64,173	51,087		2,794	174,064	16,151	72,440	52,601
2006	75	18,050	705,981	92,362	175,246	604	13,330	355,587	60,740	145,107	61,575
2007	18	2,883	97,855	23,984	53,043	101	3,973	132,747	41,256	157,698	56,314
TOTAL	108	25,713	1,531,397	346,902	649,225	705	20,102	821,933	182,992	496,276	305,301

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,399,958	1,675,395	305,301	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	235,925	-76,272	3,578	
TOTAL LOSSES	2,635,883	1,599,123	308,879	
EXPECTED LOSSES	4,219,473	2,618,598	428,177	
CREDIBILITY	.06	.16	.22	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.650	1.001	.193	2.844
INDICATED (POST-TEST)	1.275	.774	.149	2.198
PRES. ON RATE LEVEL	2.652	1.646	.269	4.567
DERIVED BY FORMULA	2.569	1.506	.243	4.318
UNDERLYING PRES. RATE	2.641	1.639	.268	4.548
PROPOSED	2.569	1.506	.243	4.318

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	4.535
IND. RATES				4.54	MINIMUM PREMIUM	
MAN. RATES	5.14	4.84	4.68	+ 4.54	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	712	170	.023							
2004	556	12,511	2.250						2	2
2005	505	7,754	1.535						1	1
2006	577	4,463	.773						1	1
2007	648	4,470	.689						1	1
TOTAL	2,998	29,368	.980						5	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											170
2004					8,718					2,134	1,659
2005					3,019					931	3,804
2006					1,962					1,520	981
2007					60					123	4,287
TOTAL					13,759					4,708	10,901

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											202
2004		10	554	170	11,906			79	50	2,840	1,886
2005		9	608	172	3,849			106	49	1,164	4,264
2006		28	1,082	253	2,162		14	441	155	1,620	1,081
2007			88	21	54			79	27	99	4,570
TOTAL		47	2,332	616	17,971		14	705	281	5,723	12,003

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,098	24,591	12,003	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	5,433	-1,574	60	
TOTAL LOSSES	8,531	23,017	12,063	
EXPECTED LOSSES	95,546	52,825	7,195	
CREDIBILITY	.00	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.285	.768	.402	1.455
INDICATED (POST-TEST)	.220	.594	.311	1.125
PRES. ON RATE LEVEL	3.200	1.769	.241	5.210
DERIVED BY FORMULA	3.200	1.757	.242	5.199
UNDERLYING PRES. RATE	3.187	1.762	.240	5.189
PROPOSED	3.200	1.757	.242	5.199

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	5.460
IND. RATES				5.46	MINIMUM PREMIUM	
MAN. RATES	5.34	5.35	5.34	+ 5.46	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	214,341	3,082,444	1.438			9	9	70	88	
2004	183,735	2,656,480	1.445			5	12	85	102	
2005	171,794	2,905,700	1.691			6	8	94	108	
2006	152,662	3,051,741	1.999			3	12	73	88	
2007	165,924	3,448,404	2.078			3	4	95	102	
TOTAL	888,456	15,144,769	1.705			26	45	417	488	
O.D.		145,011	.016			1		2	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,223,746	233,393	330,725			420,547	200,573	390,839	282,621
2004			725,141	282,484	370,245			222,510	149,461	587,382	319,257
2005			857,865	350,269	368,920			256,643	261,859	436,648	373,496
2006			472,096	379,895	480,277			237,310	664,362	472,904	344,897
2007			445,026	140,487	718,715			586,215	81,548	1,162,567	313,846
TOTAL			3,723,874	1,386,528	2,268,882			1,723,225	1,357,803	3,050,340	1,634,117
O.D.			109,378		5,948			13,149		8,204	8,332

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,918,834	330,251	465,003			1,018,986	316,705	550,300	336,602
2004	38	11,858	1,194,525	375,913	512,192		5,291	598,646	229,132	786,078	362,995
2005	51	26,390	1,553,171	412,900	493,073		11,988	784,652	316,746	564,879	418,689
2006	167	35,437	1,407,844	395,386	563,044	1,583	56,585	1,368,419	612,710	566,167	380,076
2007	404	58,961	1,866,029	367,797	700,796	1,854	65,996	1,716,551	342,284	966,698	334,560
TOTAL	660	132,646	7,940,403	1,882,247	2,734,108	3,437	139,860	5,487,254	1,817,577	3,434,122	1,832,922
O.D.		1,718	169,589	1,208	8,391		303	32,281	319	11,581	9,437

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,908,151	9,889,553	1,842,359	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	505,257	-235,269	9,591	
TOTAL LOSSES	14,413,408	9,654,284	1,851,950	
EXPECTED LOSSES	8,991,174	7,187,609	1,261,607	
CREDIBILITY	.20	.49	.70	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.622	1.087	.208	2.917
INDICATED (POST-TEST)	1.254	.840	.161	2.255
PRES. ON RATE LEVEL	1.016	.812	.143	1.971
DERIVED BY FORMULA	1.064	.826	.156	2.046
UNDERLYING PRES. RATE	1.012	.809	.142	1.963
PROPOSED	1.064	.826	.156	2.046

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	TOTAL
IND. RATES				2.15	MINIMUM PREMIUM	
MAN. RATES	2.12	2.04	2.02	+ 2.15	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	28,997	888,102	3.062			1			16	17
2004	24,564	697,082	2.837			1	2		16	19
2005	22,118	657,947	2.974			2			10	13
2006	20,863	285,549	1.368				1		8	9
2007	18,868	887,942	4.706					3	12	15
TOTAL	115,410	3,416,622	2.960			4	7		62	73
O.D.		180								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			181,008		242,167			255,641		158,682	50,604
2004			165,326	151,414	95,374			66,314	87,491	103,014	28,149
2005			252,745		45,919			193,171	7,083	57,832	39,419
2006				64,562	78,589				22,248	93,327	26,823
2007				123,867	138,864				415,673	178,373	31,165
TOTAL			599,079	401,621	600,913			515,126	532,495	591,228	176,160
O.D.											180

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			283,821		340,487			619,418		223,426	60,269
2004	22	2,758	288,684	197,308	133,017		1,560	184,634	127,032	139,351	32,005
2005	8	7,187	422,597	74,217	63,612		7,459	459,770	20,871	75,228	44,189
2006	14	3,008	121,453	62,554	90,723	14	2,006	50,366	27,599	101,276	29,559
2007	253	13,501	457,774	126,938	141,782	963	22,152	714,699	264,997	186,446	33,222
TOTAL	297	26,454	1,574,329	461,017	769,621	977	33,177	2,028,887	440,499	725,727	199,244
O.D.											198

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,664,121	2,396,864	199,442	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	126,128	-51,800	1,454	
TOTAL LOSSES	3,790,249	2,345,064	200,896	
EXPECTED LOSSES	2,249,341	1,507,255	201,968	
CREDIBILITY	.05	.13	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.284	2.032	.174	5.490
INDICATED (POST-TEST)	2.539	1.571	.135	4.245
PRES. ON RATE LEVEL	1.957	1.311	.176	3.444
DERIVED BY FORMULA	1.986	1.345	.169	3.500
UNDERLYING PRES. RATE	1.949	1.306	.175	3.430
PROPOSED	1.986	1.345	.169	3.500

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	TOTAL
IND. RATES				3.68	MINIMUM PREMIUM	
MAN. RATES	3.65	3.56	3.53	+ 3.68	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	3,108	3,056	.098							
2004	2,795	2,439	.087							
2005	2,739	84,280	3.077					1		1
2006	2,022	24,135	1.193							
2007	1,999									
TOTAL	12,663	113,910	.900					1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											3,056
2004											2,439
2005					57,940					25,988	352
2006											24,135
TOTAL					57,940					25,988	29,982

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											3,640
2004											2,773
2005		187	11,672	3,291	73,865		35	2,919	1,371	32,508	395
2006											26,597
TOTAL		187	11,672	3,291	73,865		35	2,919	1,371	32,508	33,405

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,813	111,035	33,405	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	6,016	-7,371	160	
TOTAL LOSSES	20,829	103,664	33,565	
EXPECTED LOSSES	108,267	208,560	22,793	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.164	.819	.265	1.248
INDICATED (POST-TEST)	.127	.633	.205	.965
PRES. ON RATE LEVEL	.858	1.654	.181	2.693
DERIVED BY FORMULA	.851	1.623	.182	2.656
UNDERLYING PRES. RATE	.855	1.647	.180	2.682
PROPOSED	.851	1.623	.182	2.656

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	TOTAL
IND. RATES				2.79	MINIMUM PREMIUM	
MAN. RATES	2.91	2.79	2.76	+ 2.79	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	13,594	761,222	5,599			3	1	2	6
2004	13,787	282,083	2,046				2	7	9
2005	13,864	158,770	1,145				1	5	6
2006	15,389	572,711	3,721			3		7	10
2007	16,140	73,169	.453					3	3
TOTAL	72,774	1,847,955	2,539			6	4	24	34

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			411,530	87,556	5,340			217,986	4,433	13,344	21,033
2004				73,132	87,283				45,115	58,725	17,828
2005				58,508	30,008				17,773	35,320	17,161
2006			331,711		25,146			122,160		66,975	26,719
2007					29,626					33,660	9,883
TOTAL			743,241	219,196	177,403			340,146	67,321	208,024	92,624

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			645,279	123,892	7,508			528,181	7,000	18,788	25,050
2004	10	140	18,692	95,330	120,266		15	11,545	64,832	79,144	20,270
2005	8	639	37,621	63,664	40,569		162	13,357	20,878	45,229	19,237
2006	46	12,653	494,059	20,831	34,425	578	10,716	295,221	18,956	74,130	29,444
2007	4	1,270	43,213	9,990	27,788	16	668	22,194	6,840	27,253	10,535
TOTAL	68	14,702	1,238,864	313,707	230,556	594	11,561	870,498	118,506	244,544	104,536

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,136,287	907,313	104,536	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	47,557	-26,047	762	
TOTAL LOSSES	2,183,844	881,266	105,298	
EXPECTED LOSSES	847,818	907,492	90,240	
CREDIBILITY	.04	.09	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.001	1.211	.145	4.357
INDICATED (POST-TEST)	2.320	.936	.112	3.368
PRES. ON RATE LEVEL	1.170	1.252	.124	2.546
DERIVED BY FORMULA	1.216	1.224	.122	2.562
UNDERLYING PRES. RATE	1.165	1.247	.124	2.536
PROPOSED	1.216	1.224	.122	2.562

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.690
IND. RATES				2.69	MINIMUM PREMIUM	
MAN. RATES	2.51	2.51	2.61	+ 2.69	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	16,645	1,328,090	7.978			4	5	11	20
2004	16,252	357,324	2.198			1	2	10	13
2005	14,586	578,674	3.967			2	1	5	8
2006	11,711	506,279	4.323			2	1	6	9
2007	9,996	186,237	1.863				2	5	7
TOTAL	69,190	2,956,604	4.273			9	11	37	57
O.D.		1,010	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			552,392	316,749	118,898			188,123	71,966	58,346	21,616
2004			128,337	57,044	73,007			15,004	8,448	50,462	25,022
2005			271,665	16,021	18,592			203,288	4,344	41,724	23,040
2006			241,045	64,190	79,690			43,205	4,306	38,112	35,731
2007				121,983	21,402				20,407	14,488	7,957
TOTAL			1,193,439	575,987	311,589			449,620	109,471	203,132	113,366
O.D.											1,010

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			866,151	448,199	167,170			455,822	113,633	82,150	25,745
2004	9	2,106	213,151	75,699	100,969		360	40,431	13,409	67,415	28,450
2005	2	7,153	420,845	24,672	27,164		7,793	480,066	17,627	55,048	25,828
2006	52	11,922	470,538	75,171	96,799	211	4,148	113,109	11,678	41,948	39,376
2007	239	8,496	287,967	87,805	31,677	56	1,265	41,136	15,040	13,956	8,482
TOTAL	302	29,677	2,258,652	711,546	423,779	267	13,566	1,130,564	171,387	260,517	127,881
O.D.											1,135

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,433,028	1,567,229	129,016	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	84,886	-40,601	822	
TOTAL LOSSES	3,517,914	1,526,628	129,838	
EXPECTED LOSSES	1,529,791	1,119,493	120,390	
CREDIBILITY	.04	.09	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.084	2.206	.188	7.478
INDICATED (POST-TEST)	3.930	1.705	.145	5.780
PRES. ON RATE LEVEL	2.219	1.625	.175	4.019
DERIVED BY FORMULA	2.287	1.632	.171	4.090
UNDERLYING PRES. RATE	2.211	1.618	.174	4.003
PROPOSED	2.287	1.632	.171	4.090

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	4.295
IND. RATES				4.30	MINIMUM PREMIUM	
MAN. RATES	4.00	4.00	4.12	+ 4.30	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	142,740	7,330,093	5.135			142,740			12	13	105	130
2004	127,405	4,576,781	3.592			127,405			12	10	102	124
2005	129,236	4,415,749	3.416			129,236			6	12	72	90
2006	137,846	4,024,759	2.919			137,846			6	16	77	99
2007	140,058	2,861,058	2.042			140,058			2	8	74	84
TOTAL	677,285	23,208,440	3.427			677,285			38	59	430	527
O.D.		20,300	.002								1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,671,833	347,675	552,327			2,198,389	273,225	765,095	521,549
2004			1,615,016	452,583	508,345			732,911	157,265	623,909	486,752
2005			802,293	534,978	737,631			587,167	486,847	802,711	464,122
2006			893,039	660,241	680,950			196,135	443,302	763,656	387,436
2007			250,009	347,043	699,757			90,534	129,700	839,244	504,771
TOTAL			6,232,190	2,342,520	3,179,010			3,805,136	1,490,339	3,794,615	2,364,630
O.D.					7,542					4,605	8,153

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			3,427,145	491,959	776,567			3,405,568	431,422	1,077,251	621,165
2004	64	25,987	2,608,596	605,022	706,271		17,100	1,853,540	253,009	837,419	553,437
2005	76	27,885	1,643,565	628,091	969,860		26,474	1,713,767	594,279	1,040,275	520,281
2006	304	61,848	2,466,922	671,136	810,693	1,238	45,324	1,128,435	458,127	855,754	426,954
2007	798	63,876	2,081,789	485,917	697,812	914	31,032	927,563	259,595	697,138	538,086
TOTAL	1,242	179,596	12,228,017	2,882,125	3,961,203	2,152	119,930	9,028,873	1,996,432	4,507,837	2,659,923
O.D.		25	1,521	429	9,615		5	518	244	5,761	9,247

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	21,561,879	13,363,646	2,669,170	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	812,228	-291,502	14,963	
TOTAL LOSSES	22,374,107	13,072,144	2,684,133	
EXPECTED LOSSES	14,466,808	9,685,176	1,842,216	
CREDIBILITY	.17	.41	.59	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.303	1.930	.396	5.629
INDICATED (POST-TEST)	2.553	1.492	.306	4.351
PRES. ON RATE LEVEL	2.145	1.436	.273	3.854
DERIVED BY FORMULA	2.214	1.459	.292	3.965
UNDERLYING PRES. RATE	2.136	1.430	.272	3.838
PROPOSED	2.214	1.459	.292	3.965

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	4.164
IND. RATES				4.16	MINIMUM PREMIUM	
MAN. RATES	3.95	3.77	3.95	+ 4.16	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	53,892	1,412,167	2.620			3	3	24	30	
2004	52,314	618,688	1.182			1	3	23	27	
2005	51,999	413,072	.794				1	13	14	
2006	52,236	638,565	1.222				1	16	17	
2007	50,014	852,197	1.703				2	22	24	
TOTAL	260,455	3,934,689	1.511			4	10	98	112	
O.D.		10,310	.003					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			398,783	64,592	283,770			385,355	36,095	183,523	60,049
2004			114,808	54,705	166,580			25,943	48,844	141,675	66,133
2005				86,341	122,679				43,596	100,350	60,106
2006				92,241	261,297				5,544	232,896	46,587
2007				87,841	314,543				56,550	325,920	67,343
TOTAL			513,591	385,720	1,148,869			411,298	190,629	984,364	300,218
O.D.					1,514					8,796	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			625,292	91,397	398,979			933,715	56,994	258,402	71,518
2004	8	2,010	197,771	74,409	228,672		637	79,047	72,615	189,743	75,193
2005	12	1,200	71,308	98,404	159,811		416	34,309	51,930	128,092	67,379
2006	23	6,675	255,834	108,631	293,750	4	2,592	73,382	28,180	248,428	51,339
2007	208	18,967	643,705	164,104	303,412	288	9,149	302,457	99,770	270,057	71,788
TOTAL	251	28,852	1,793,910	536,945	1,384,624	292	12,794	1,422,910	309,489	1,094,722	337,217
O.D.		66	2,210	510	1,422	4	172	5,802	1,790	7,122	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,267,263	3,336,624	337,217			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	145,834	-68,372	1,942			
TOTAL LOSSES	3,413,097	3,268,252	339,159			
EXPECTED LOSSES	2,612,363	2,177,404	247,431			
CREDIBILITY	.09	.22	.31			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.310	1.255	.130	2.695		
INDICATED (POST-TEST)	1.013	.970	.100	2.083		
PRES. ON RATE LEVEL	1.007	.840	.095	1.942		
DERIVED BY FORMULA	1.008	.869	.097	1.974		
UNDERLYING PRES. RATE	1.003	.836	.095	1.934		
PROPOSED	1.008	.869	.097	1.974		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.073
IND. RATES				2.07	MINIMUM PREMIUM	
MAN. RATES	2.01	1.96	1.99	+ 2.07	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	1,163									
2004	949									
2005	1,809									
2006	1,950									
2007	2,543									
TOTAL	8,414									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	3,628	-477	9	
TOTAL LOSSES	3,628		9	
EXPECTED LOSSES	64,787	22,717	926	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.043	.000	.000	.043
INDICATED (POST-TEST)	.033	.000	.000	.033
PRES. ON RATE LEVEL	.776	.272	.011	1.059
DERIVED BY FORMULA	.769	.267	.011	1.047
UNDERLYING PRES. RATE	.770	.270	.011	1.051
PROPOSED	.769	.267	.011	1.047

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	1.120
IND. RATES				1.12	MINIMUM PREMIUM	
MAN. RATES	1.25	1.17	1.14	+ 1.12	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	227,972	3,385,400	1.485			5	10	94	109	
2004	199,306	3,892,892	1.953			7	14	98	119	
2005	200,449	2,896,224	1.444			5	8	88	101	
2006	171,664	2,045,337	1.191			1	12	64	77	
2007	165,821	1,985,675	1.197			1	4	61	66	
TOTAL	965,212	14,205,528	1.472			19	48	405	472	
O.D.		69,420	.007					3	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			640,356	411,124	614,328			279,222	420,282	567,670	452,418
2004			1,039,963	380,085	584,208			485,271	226,077	753,507	423,781
2005			561,057	371,365	488,920			235,186	294,465	560,700	384,531
2006			110,977	479,456	417,664			6,496	288,966	491,548	250,230
2007			143,629	199,242	466,664			64,685	126,321	588,443	396,691
TOTAL			2,495,982	1,841,272	2,571,784			1,070,860	1,356,111	2,961,868	1,907,651
O.D.					48,302					7,862	13,256

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,004,077	581,742	863,746			676,555	663,625	799,276	538,830
2004	56	17,068	1,712,002	508,103	806,889		11,409	1,265,222	346,959	1,010,161	481,839
2005	53	19,389	1,142,464	434,793	643,811		11,572	765,858	357,034	721,717	431,059
2006	133	23,818	970,904	448,967	493,194	238	19,492	459,819	285,934	548,364	275,753
2007	464	39,454	1,290,005	300,858	461,523	744	23,575	707,447	203,134	492,699	422,873
TOTAL	706	99,729	6,119,452	2,274,463	3,269,163	982	66,048	3,874,901	1,856,686	3,572,217	2,150,354
O.D.		174	10,044	2,795	61,456		50	1,604	600	9,082	15,110

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,173,690	11,046,462	2,165,464			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	569,346	-319,262	10,318			
TOTAL LOSSES	10,743,036	10,727,200	2,175,782			
EXPECTED LOSSES	10,211,942	9,488,034	1,399,557			
CREDIBILITY	.21	.52	.74			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.113	1.111	.225	2.449		
INDICATED (POST-TEST)	.860	.859	.174	1.893		
PRES. ON RATE LEVEL	1.062	.987	.146	2.195		
DERIVED BY FORMULA	1.020	.920	.167	2.107		
UNDERLYING PRES. RATE	1.058	.983	.145	2.186		
PROPOSED	1.020	.920	.167	2.107		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.212
IND. RATES				2.21	MINIMUM PREMIUM	
MAN. RATES	2.47	2.30	2.25	+ 2.21	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	25,991									
2004	29,959									
2005	31,394									
2006	35,117									
2007	33,318									
TOTAL	155,779									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	61,029	-404	13	
TOTAL LOSSES	61,029		13	
EXPECTED LOSSES	1,096,685	14,020	1,558	
CREDIBILITY	.06	.16	.22	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.039	.000	.000	.039
INDICATED (POST-TEST)	.030	.000	.000	.030
PRES. ON RATE LEVEL	.706	.009	.001	.716
DERIVED BY FORMULA	.665	.008	.001	.674
UNDERLYING PRES. RATE	.704	.009	.001	.714
PROPOSED	.665	.008	.001	.674

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE
IND. RATES				.70	MINIMUM PREMIUM
MAN. RATES	1.11	.83	.73	+ .70	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	96,315	3,904,697	4.054			9	9	62	80
2004	91,861	1,557,453	1.695			3	9	31	43
2005	80,704	1,377,933	1.707			1	5	44	50
2006	88,145	1,603,396	1.819			2	6	35	43
2007	87,590	1,895,860	2.164			2	5	59	66
TOTAL	444,615	10,339,339	2.325			17	34	231	282
O.D.		5,002	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,174,077	288,057	748,911			775,539	170,496	515,238	232,379
2004			300,406	324,716	242,826			92,374	89,137	240,778	267,216
2005			112,325	144,195	290,000			244,360	67,062	336,557	183,434
2006			269,469	341,629	170,961			83,014	289,654	246,805	201,864
2007			349,020	217,198	418,684			71,500	102,218	547,212	190,028
TOTAL			2,205,297	1,315,795	1,871,382			1,266,787	718,567	1,886,590	1,074,921
O.D.											5,002

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,820,772	407,600	1,052,966			1,817,673	269,214	725,457	276,763
2004	46	5,123	537,887	423,365	337,367		2,210	254,035	133,162	322,847	303,825
2005	20	5,137	305,112	171,936	376,569		10,159	641,881	102,449	428,073	205,630
2006	122	21,994	897,463	313,623	215,786	594	23,391	562,253	269,225	289,625	222,454
2007	515	48,618	1,529,403	313,509	425,120	668	22,229	655,998	181,389	456,956	202,570
TOTAL	703	80,872	5,090,637	1,630,033	2,407,808	1,262	57,989	3,931,840	955,439	2,222,958	1,211,242
O.D.											5,662

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,163,303	7,216,238	1,216,904			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	381,294	-197,040	7,557			
TOTAL LOSSES	9,544,597	7,019,198	1,224,461			
EXPECTED LOSSES	6,775,934	6,309,088	955,923			
CREDIBILITY	.13	.31	.44			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.147	1.579	.275	4.001		
INDICATED (POST-TEST)	1.660	1.221	.213	3.094		
PRES. ON RATE LEVEL	1.530	1.425	.216	3.171		
DERIVED BY FORMULA	1.547	1.362	.215	3.124		
UNDERLYING PRES. RATE	1.524	1.419	.215	3.158		
PROPOSED	1.547	1.362	.215	3.124		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.281
IND. RATES				3.28	MINIMUM PREMIUM	
MAN. RATES	3.36	3.28	3.25	+ 3.28	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	10,613									
2004	13,646									
2005	16,242									
2006	17,170									
2007	17,293									
TOTAL	74,964									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	20,989	-3,333	26	
TOTAL LOSSES	20,989		26	
EXPECTED LOSSES	379,319	122,191	3,000	
CREDIBILITY	.04	.10	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.028	.000	.000	.028
INDICATED (POST-TEST)	.022	.000	.000	.022
PRES. ON RATE LEVEL	.510	.164	.004	.678
DERIVED BY FORMULA	.490	.148	.003	.641
UNDERLYING PRES. RATE	.506	.163	.004	.673
PROPOSED	.490	.148	.003	.641

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE
IND. RATES				.69	MINIMUM PREMIUM
MAN. RATES	1.11	.83	.73	+ .69	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	27,592	1,274,270	4,618	1		1	5	18	25
2004	24,707	1,955,147	7,913			4	5	11	20
2005	29,447	1,351,602	4,589		1	3	8	23	35
2006	28,454	1,172,574	4,120			1	7	11	19
2007	27,721	942,002	3,398			1	5	24	30
TOTAL	137,921	6,695,595	4,855	1	1	10	30	87	129

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	588,130		95,640	159,899	141,570	8,985		23,597	69,211	138,113	49,125
2004			840,550	223,834	25,230			594,736	144,039	53,232	73,526
2005		55,000	382,863	298,449	123,953		7,716	92,112	205,034	121,205	65,270
2006			175,976	406,870	48,034			50,000	286,313	95,823	109,558
2007			128,747	236,731	143,823			28,481	66,749	235,341	102,130
TOTAL	588,130	55,000	1,623,776	1,325,783	482,610	8,985	7,716	788,926	771,346	643,714	399,609

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	860,862		149,964	226,258	199,047	14,593		57,176	109,284	194,463	58,508
2004	33	10,950	1,115,463	293,791	40,059		9,378	1,025,173	213,436	76,047	83,599
2005	47	118,507	770,490	333,145	173,815		19,638	337,569	230,704	164,852	73,168
2006	126	18,387	773,073	345,731	82,704	439	19,002	440,410	247,897	127,830	120,733
2007	501	27,212	878,327	215,543	161,748	342	10,450	313,056	91,222	198,926	108,871
TOTAL	861,569	175,056	3,687,317	1,414,468	657,373	15,374	58,468	2,173,384	892,543	762,118	444,879

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,971,168	3,726,502	444,879	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	163,260	-78,223	3,135	
TOTAL LOSSES	7,134,428	3,648,279	448,014	
EXPECTED LOSSES	2,936,339	2,584,640	388,937	
CREDIBILITY	.06	.14	.20	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.173	2.645	.325	8.143
INDICATED (POST-TEST)	3.999	2.045	.251	6.295
PRES. ON RATE LEVEL	2.138	1.882	.283	4.303
DERIVED BY FORMULA	2.250	1.905	.277	4.432
UNDERLYING PRES. RATE	2.129	1.874	.282	4.285
PROPOSED	2.250	1.905	.277	4.432

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE
IND. RATES				4.65	MINIMUM PREMIUM
MAN. RATES	4.57	4.39	4.41	+ 4.65	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	15,931	142,201	.892				3	9	12
2004	16,783	721,580	4.299			1	3	12	16
2005	17,880	405,383	2.267				4	8	12
2006	17,248	209,376	1.213				1	14	15
2007	19,733	142,380	.721				1	10	11
TOTAL	87,575	1,620,920	1.851			1	12	53	66
O.D.		477							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				34,428	24,220				13,596	28,137	41,820
2004			167,496	166,723	47,066			19,381	199,259	47,401	74,254
2005				140,871	26,320				154,597	56,810	26,785
2006				55,886	28,345				17,302	83,929	23,914
2007				9,074	30,813				16,797	53,430	32,266
TOTAL			167,496	406,982	156,764			19,381	401,551	269,707	199,039
O.D.											477

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				48,716	34,054				21,468	39,618	49,808
2004	25	2,752	291,722	215,980	67,273		461	90,621	281,876	67,567	84,427
2005	20	1,384	81,319	150,682	39,120		1,050	88,057	168,367	80,155	30,026
2006	14	1,968	83,204	49,022	34,816	11	1,673	42,464	22,611	90,838	26,353
2007	20	1,872	64,045	16,380	29,766	67	1,853	61,233	20,824	45,091	34,396
TOTAL	79	7,976	520,290	480,780	205,029	78	5,037	282,375	515,146	323,269	225,010
O.D.											508

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	815,835	1,524,224	225,518	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	60,375	-36,697	1,529	
TOTAL LOSSES	876,210	1,487,527	227,047	
EXPECTED LOSSES	1,080,675	1,275,091	180,405	
CREDIBILITY	.04	.11	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.001	1.699	.259	2.959
INDICATED (POST-TEST)	.774	1.313	.200	2.287
PRES. ON RATE LEVEL	1.239	1.462	.207	2.908
DERIVED BY FORMULA	1.220	1.446	.206	2.872
UNDERLYING PRES. RATE	1.234	1.456	.206	2.896
PROPOSED	1.220	1.446	.206	2.872

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.016
IND. RATES				3.02	MINIMUM PREMIUM	
MAN. RATES	2.91	2.93	2.98	+ 3.02	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	530	4,610	.869							
2004	621	49,368	7.949				1	2		3
2005	747	92,382	12.367				2	1		3
2006	1,000	1,700	.170							
2007	1,099	961	.087							
TOTAL	3,997	149,021	3.728				3	3		6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											4,610
2004				16,911	2,556				14,406	15,072	423
2005				18,458	10,280				52,826	7,719	3,099
2006											1,700
2007											961
TOTAL				35,369	12,836				67,232	22,791	10,793

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											5,491
2004	3	9	3,203	21,699	3,738		3	3,547	20,616	20,374	481
2005	4	205	12,034	20,131	13,835		341	28,776	56,914	12,763	3,474
2006											1,873
2007											1,024
TOTAL	7	214	15,237	41,830	17,573		344	32,323	77,530	33,137	12,343

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	48,125	170,070	12,343	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	3,367	-1,055	49	
TOTAL LOSSES	51,492	169,015	12,392	
EXPECTED LOSSES	59,955	45,606	4,997	
CREDIBILITY	.01	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.288	4.229	.310	5.827
INDICATED (POST-TEST)	.996	3.269	.240	4.505
PRES. ON RATE LEVEL	1.503	1.144	.125	2.772
DERIVED BY FORMULA	1.498	1.165	.127	2.790
UNDERLYING PRES. RATE	1.500	1.141	.125	2.766
PROPOSED	1.498	1.165	.127	2.790

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.889
IND. RATES				2.89	MINIMUM PREMIUM	
MAN. RATES	2.87	2.81	2.83	+ 2.89	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	23,322									
2004	17,800									
2005	5,750									
2006	2,431									
2007	2,603									
TOTAL	51,906									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B						
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	4,802	-658				
TOTAL LOSSES	4,802					
EXPECTED LOSSES	82,531	13,496				
CREDIBILITY	.03	.07	.11			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.009	.000	.000	.009		
INDICATED (POST-TEST)	.007	.000	.000	.007		
PRES. ON RATE LEVEL	.160	.026	.000	.186		
DERIVED BY FORMULA	.155	.024	.000	.179		
UNDERLYING PRES. RATE	.159	.026	.000	.185		
PROPOSED	.155	.024	.000	.179		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	.188
IND. RATES				.19	MINIMUM PREMIUM	
MAN. RATES	.22	.20	.19	+ .19	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	7,360	226,676	3.079				1	8	9
2004	11,647	798,751	6.857	1		1	4	11	17
2005	17,694	534,756	3.022			1	4	21	26
2006	21,566	1,016,433	4.713			2	4	17	23
2007	20,559	1,321,758	6.429	1		2	7	20	30
TOTAL	78,826	3,898,374	4.946	2		6	20	77	105

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				15,230	57,597				20,789	87,139	45,921
2004	31,843		164,365	130,253	67,620	12,115		270,147	59,608	30,759	32,041
2005			110,000	171,983	49,710			20,329	20,178	100,893	61,663
2006			289,086	206,600	108,005			93,910	57,227	97,779	163,826
2007	3,000		351,000	279,596	164,488			160,000	103,583	134,270	125,821
TOTAL	34,843		914,451	803,662	447,420	12,115		544,386	261,385	450,840	429,272

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				21,550	80,981				32,826	122,693	54,692
2004	48,481	2,543	265,406	169,564	94,763	20,864	5,852	633,769	90,540	43,519	36,431
2005	23	4,558	268,198	187,656	71,309		1,036	69,283	27,986	127,657	69,124
2006	97	18,047	727,857	196,944	138,142	481	11,462	300,290	65,882	111,202	180,536
2007	4,927	41,680	1,292,598	269,208	192,669	718	22,216	555,327	110,144	126,132	134,125
TOTAL	53,528	66,828	2,554,059	844,922	577,864	22,063	40,566	1,558,669	327,378	531,203	474,908

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,295,713	2,281,367	474,908	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	57,268	-36,762	3,575	
TOTAL LOSSES	4,352,981	2,244,605	478,483	
EXPECTED LOSSES	1,040,503	1,578,885	375,212	
CREDIBILITY	.04	.10	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.522	2.848	.607	8.977
INDICATED (POST-TEST)	4.269	2.202	.469	6.940
PRES. ON RATE LEVEL	1.326	2.011	.478	3.815
DERIVED BY FORMULA	1.444	2.030	.477	3.951
UNDERLYING PRES. RATE	1.320	2.003	.476	3.799
PROPOSED	1.444	2.030	.477	3.951

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	4.149
IND. RATES				4.15	MINIMUM PREMIUM	
MAN. RATES	3.92	3.69	3.91	+ 4.15	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	9,720	666,534	6.857			2	1	20	23
2004	7,546	671,606	8.900					39	39
2005	13,254	739,919	5.582			1	6	21	28
2006	18,808	2,627,420	13.969			3	15	25	43
2007	14,928	461,461	3.091				1	28	29
TOTAL	64,256	5,166,940	8.041			6	23	133	162
O.D.		135,944	.211				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			244,846	35,262	138,651			59,510	19,449	85,928	82,888
2004					336,197					285,491	49,918
2005			96,299	348,870	50,089			42,660	131,313	40,479	30,209
2006			452,996	678,909	173,096			618,215	387,318	184,957	131,929
2007				20,000	164,509				7,967	176,595	92,390
TOTAL			794,141	1,083,041	862,542			720,385	546,047	773,450	387,334
O.D.				94,841					40,175		928

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			383,918	49,896	194,944			144,193	30,710	120,985	98,720
2004		402	21,340	6,580	459,136		69	10,636	6,620	379,923	56,757
2005	51	5,837	343,142	374,667	78,640		2,491	173,190	144,866	58,902	33,864
2006	208	34,830	1,446,491	592,750	241,828	2,410	57,769	1,476,085	379,029	240,690	145,386
2007	58	8,285	282,053	68,682	156,230	95	3,853	128,792	40,606	143,852	98,488
TOTAL	317	49,354	2,476,944	1,092,575	1,130,778	2,505	64,182	1,932,896	601,831	944,352	433,215
O.D.	21	2,591	114,639	76,971	6,111	28	1,954	42,058	32,720	3,459	1,018

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,687,489	3,888,797	434,233			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	41,344	-30,294	1,537			
TOTAL LOSSES	4,728,833	3,858,503	435,770			
EXPECTED LOSSES	744,728	1,220,222	170,278			
CREDIBILITY	.04	.09	.12			
PURE PREMIUMS						
INDICATED (PRE-TEST)	7.359	6.005	.678	14.042		
INDICATED (POST-TEST)	5.689	4.642	.524	10.855		
PRES. ON RATE LEVEL	1.164	1.907	.266	3.337		
DERIVED BY FORMULA	1.345	2.153	.297	3.795		
UNDERLYING PRES. RATE	1.159	1.899	.265	3.323		
PROPOSED	1.345	2.153	.297	3.795		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.985
IND. RATES				3.99	MINIMUM PREMIUM	
MAN. RATES	3.31	3.16	3.42	+ 3.99	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	7,354	26,934	.366						2	2
2004	7,928	517,409	6.526			1	4		5	10
2005	12,840	287,140	2.236			1	1		7	9
2006	15,923	327,890	2.059			1			8	9
2007	14,767	132,073	.894						7	7
TOTAL	58,812	1,291,446	2.196			3	5		29	37
O.D.		96								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					12,173					8,933	5,828
2004			124,193	215,340	17,747			34,343	83,893	28,303	13,590
2005			110,780	20,764	60,865			42,408	8,159	35,638	8,526
2006			100,000		36,977			125,001		60,931	4,981
2007					58,126					44,276	29,671
TOTAL			334,973	236,104	185,888			201,752	92,052	178,081	62,596
O.D.											96

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					17,115					12,578	6,941
2004	32	2,058	231,708	277,225	27,795		800	102,688	119,493	39,686	15,452
2005	3	3,221	190,026	28,158	79,571		1,710	107,010	12,854	45,600	9,558
2006	14	4,284	165,184	10,073	42,756	592	10,892	299,880	18,619	67,762	5,489
2007	6	2,497	84,782	19,600	54,525	19	870	29,199	8,999	35,851	31,629
TOTAL	55	12,060	671,700	335,056	221,762	611	14,272	538,777	159,965	201,477	69,069
O.D.											102

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,237,475	918,260	69,171	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	47,034	-21,748	1,434	
TOTAL LOSSES	1,284,509	896,512	70,605	
EXPECTED LOSSES	850,422	903,941	154,087	
CREDIBILITY	.03	.08	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.184	1.524	.120	3.828
INDICATED (POST-TEST)	1.688	1.178	.093	2.959
PRES. ON RATE LEVEL	1.452	1.543	.263	3.258
DERIVED BY FORMULA	1.459	1.514	.244	3.217
UNDERLYING PRES. RATE	1.446	1.537	.262	3.245
PROPOSED	1.459	1.514	.244	3.217

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.378
IND. RATES				3.38	MINIMUM PREMIUM	
MAN. RATES	3.04	3.03	3.34	+ 3.38	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	3,439	149,211	4,338						4	4
2004	5,037	261,494	5,191					1	4	5
2005	6,129	37,474	.611						2	2
2006	5,254	9,344	.177						3	3
2007	6,024	155,731	2,585					1	2	3
TOTAL	25,883	613,254	2,369					2	15	17

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					64,858					73,994	10,359
2004				28,144	129,794				5,073	85,168	13,315
2005					10,265					22,424	4,785
2006					2,091					5,145	2,108
2007				44,500	31,726				27,500	27,521	24,484
TOTAL				72,644	238,734				32,573	214,252	55,051

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					91,191					104,183	12,338
2004	4	173	13,299	38,570	177,669		25	4,223	9,110	113,449	15,139
2005		32	2,065	582	13,085		31	2,518	1,184	28,050	5,364
2006		30	1,160	273	2,304		50	1,493	521	5,477	2,323
2007	94	4,129	139,942	40,100	33,992	78	1,864	60,709	21,898	25,277	26,100
TOTAL	98	4,364	156,466	79,525	318,241	78	1,970	68,943	32,713	276,436	61,264

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	231,919	706,915	61,264	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	15,124	-13,043	603	
TOTAL LOSSES	247,043	693,872	61,867	
EXPECTED LOSSES	275,136	468,224	69,107	
CREDIBILITY	.02	.05	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.954	2.681	.239	3.874
INDICATED (POST-TEST)	.737	2.072	.185	2.994
PRES. ON RATE LEVEL	1.067	1.817	.268	3.152
DERIVED BY FORMULA	1.060	1.830	.262	3.152
UNDERLYING PRES. RATE	1.063	1.809	.267	3.139
PROPOSED	1.060	1.830	.262	3.152

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.310
IND. RATES				3.31	MINIMUM PREMIUM	
MAN. RATES	3.26	3.03	3.23	+ 3.31	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	18,185	1,463,913	8.050			5		13	18
2004	10,176	478,634	4.703			1		11	12
2005	5,059	43,712	.864					2	2
2006	2,125	113,148	5.324				1	2	3
2007	2,008	17,412	.867						
TOTAL	37,553	2,116,819	5.637			6	1	28	35

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,050,188		44,773			240,318		73,339	55,295
2004			238,795		86,505			59,880		79,589	13,865
2005					13,847					6,282	23,583
2006				57,516	2,571				40,155	6,162	6,744
2007											17,412
TOTAL			1,288,983	57,516	147,696			300,198	40,155	165,372	116,899

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,646,694		62,951			582,290		103,261	65,856
2004		3,821	374,388	4,011	118,943		1,404	149,841	3,259	106,216	15,765
2005		43	2,789	788	17,653		9	703	330	7,858	26,437
2006	14	1,615	70,941	47,011	6,540	28	2,012	43,820	33,328	10,020	7,432
2007											18,561
TOTAL	14	5,479	2,094,812	51,810	206,087	28	3,425	776,654	36,917	227,355	134,051

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,880,412	522,169	134,051	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	49,282	-26,899	307	
TOTAL LOSSES	2,929,694	495,270	134,358	
EXPECTED LOSSES	849,073	567,052	69,098	
CREDIBILITY	.02	.06	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.801	1.319	.358	9.478
INDICATED (POST-TEST)	6.030	1.020	.277	7.327
PRES. ON RATE LEVEL	2.270	1.516	.185	3.971
DERIVED BY FORMULA	2.345	1.486	.193	4.024
UNDERLYING PRES. RATE	2.261	1.510	.184	3.955
PROPOSED	2.345	1.486	.193	4.024

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	4.226
IND. RATES				4.23	MINIMUM PREMIUM	
MAN. RATES	3.91	3.91	4.07	+ 4.23	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	19,055	530,515	2.784				3	19	22
2004	15,438	182,231	1.180			1	1	6	8
2005	15,023	525,874	3.500			2		15	17
2006	13,712	15,900	.115					2	2
2007	12,739	53,955	.423				1	6	7
TOTAL	75,967	1,308,475	1.722			3	5	48	56

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				32,569	285,309				14,486	184,130	14,021
2004			109,826	19,151	7,302			6,237	6,696	17,346	15,673
2005			312,921		56,668			64,000		81,231	11,054
2006					2,608					3,034	10,258
2007				5,425	10,992				11,245	22,232	4,061
TOTAL			422,747	57,145	362,879			70,237	32,427	307,973	55,067

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				46,086	401,143				22,873	259,254	16,699
2004	3	1,726	173,569	25,728	10,620		147	17,332	9,970	23,261	17,820
2005		8,191	481,902	10,875	75,499		2,548	158,066	7,681	102,428	12,392
2006		43	1,438	336	2,871		31	883	309	3,234	11,304
2007	9	813	27,450	7,288	10,823	33	976	32,066	11,184	19,229	4,329
TOTAL	12	10,773	684,359	90,313	500,956	33	3,702	208,347	52,017	407,406	62,544

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	907,226	1,050,692	62,544	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	46,116	-31,572	825	
TOTAL LOSSES	953,342	1,019,120	63,369	
EXPECTED LOSSES	823,482	930,597	113,191	
CREDIBILITY	.04	.10	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.255	1.342	.083	2.680
INDICATED (POST-TEST)	.970	1.037	.064	2.071
PRES. ON RATE LEVEL	1.088	1.230	.150	2.468
DERIVED BY FORMULA	1.083	1.211	.138	2.432
UNDERLYING PRES. RATE	1.084	1.225	.149	2.458
PROPOSED	1.083	1.211	.138	2.432

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.554
IND. RATES				2.55	MINIMUM PREMIUM	
MAN. RATES	2.61	2.54	2.53	+ 2.55	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	22,220	430,667	1.938			1		12	13
2004	22,565	142,515	.631				2	11	13
2005	22,475	649,112	2.888				6	13	19
2006	13,645	162,605	1.191				3	9	12
2007	21,878	317,735	1.452				1	20	21
TOTAL	102,783	1,702,634	1.657			1	12	65	78

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			201,963		72,986			63,647		56,264	35,807
2004				18,168	26,218				26,151	45,223	26,755
2005				237,431	47,624				194,096	104,980	64,981
2006				49,026	27,029				33,162	41,771	11,617
2007				1,218	71,369				2,007	209,937	33,204
TOTAL			201,963	305,843	245,226			63,647	255,416	458,175	172,364

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			316,678		102,617			154,217		79,221	42,646
2004	2	32	4,933	23,768	36,073		12	7,114	37,834	60,756	30,420
2005	36	2,341	137,717	254,159	70,097		1,366	114,338	213,161	142,738	72,844
2006	11	1,765	74,184	43,281	32,930	21	2,021	46,822	31,245	47,322	12,802
2007	1	3,136	106,663	24,869	67,062	109	4,227	141,558	43,859	170,206	35,395
TOTAL	50	7,274	640,175	346,077	308,779	130	7,626	464,049	326,099	500,243	194,107

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,119,304	1,481,198	194,107	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	71,759	-44,665	999	
TOTAL LOSSES	1,191,063	1,436,533	195,106	
EXPECTED LOSSES	1,284,789	1,406,072	125,395	
CREDIBILITY	.05	.12	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.159	1.398	.190	2.747
INDICATED (POST-TEST)	.896	1.081	.147	2.124
PRES. ON RATE LEVEL	1.254	1.374	.123	2.751
DERIVED BY FORMULA	1.236	1.339	.127	2.702
UNDERLYING PRES. RATE	1.250	1.368	.122	2.740
PROPOSED	1.236	1.339	.127	2.702

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	TOTAL
IND. RATES				2.84	MINIMUM PREMIUM	
MAN. RATES	3.07	2.91	2.82	+ 2.84	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	324,820	4,394,039	1.352			8	17	104	129
2004	316,869	6,715,550	2.119			16	18	122	156
2005	315,952	6,431,404	2.035			14	21	112	147
2006	319,812	6,734,543	2.105			14	17	113	144
2007	324,050	3,656,076	1.128			2	20	92	114
TOTAL	1,601,503	27,931,612	1.744			54	93	543	690
O.D.		74,526	.004					4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,247,118	393,637	769,589			345,989	236,763	694,545	706,398
2004			2,540,837	481,696	831,321			895,830	347,684	850,178	768,004
2005			1,878,221	908,697	818,419			617,081	520,726	969,702	718,558
2006			1,931,485	679,094	789,389			1,041,364	562,034	1,087,915	643,262
2007			384,337	465,013	592,400			101,715	407,831	1,003,528	701,252
TOTAL			7,981,998	2,928,137	3,801,118			3,001,979	2,075,038	4,605,868	3,537,474
O.D.					22,402					20,872	31,252

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,955,482	556,997	1,082,041			838,332	373,848	977,916	841,320
2004	64	40,784	4,064,568	657,593	1,150,894		20,929	2,301,057	529,979	1,143,547	873,221
2005	130	59,105	3,479,206	1,054,795	1,098,824		28,035	1,820,049	640,900	1,251,542	805,504
2006	454	100,472	3,975,212	752,654	951,340	4,749	114,234	2,989,398	660,106	1,228,037	708,875
2007	1,019	73,177	2,351,160	538,742	612,824	1,661	48,702	1,487,735	459,320	860,879	747,535
TOTAL	1,667	273,538	15,825,628	3,560,781	4,895,923	6,410	211,900	9,436,571	2,664,153	5,461,921	3,976,455
O.D.		93	3,081	720	29,799		118	3,473	1,215	25,283	35,101

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	25,762,479	16,639,795	4,011,556			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	873,363	-429,818	23,039			
TOTAL LOSSES	26,635,842	16,209,977	4,034,595			
EXPECTED LOSSES	15,614,655	14,045,181	2,866,691			
CREDIBILITY	.30	.73	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.663	1.012	.252	2.927		
INDICATED (POST-TEST)	1.285	.782	.195	2.262		
PRES. ON RATE LEVEL	.979	.881	.179	2.039		
DERIVED BY FORMULA	1.071	.809	.195	2.075		
UNDERLYING PRES. RATE	.975	.877	.179	2.031		
PROPOSED	1.071	.809	.195	2.075		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.179
IND. RATES				2.18	MINIMUM PREMIUM	
MAN. RATES	1.97	1.97	2.09	+ 2.18	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	597,130	19,641,645	3.289		3	37	61	305	406
2004	652,267	13,009,669	1.994	1		26	37	274	338
2005	638,774	12,270,143	1.920	1		25	43	254	323
2006	635,673	12,123,967	1.907			19	58	237	314
2007	664,047	10,978,128	1.653			12	30	247	289
TOTAL	3,187,891	68,023,552	2.134	2	3	119	229	1317	1670
O.D.		380,517	.011				6	11	17

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		880,240	5,403,113	2,157,827	1,506,302		1,556,203	3,729,138	1,118,521	2,064,289	1,226,012
2004	150,804		3,728,998	1,192,117	1,635,070	92		1,715,086	835,119	2,385,617	1,366,766
2005	5,000		3,853,489	1,317,469	1,611,373	1,290		1,431,497	989,817	1,771,330	1,288,878
2006			2,689,115	2,011,979	1,865,420			846,694	1,234,270	2,052,785	1,423,704
2007			1,779,622	1,090,661	2,039,482			918,537	1,647,949	2,268,384	1,233,493
TOTAL	155,804	880,240	17,454,337	7,770,053	8,657,647	1,382	1,556,203	8,640,952	5,825,676	10,542,405	6,538,853
O.D.				217,132	41,190				51,599	47,457	23,139

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		1,661,536	8,028,308	3,053,327	2,117,856		1,082,513	6,321,866	1,766,143	2,906,525	1,460,180
2004	229,682	59,463	5,969,546	1,593,642	2,262,681	159	36,696	4,088,337	1,266,944	3,200,919	1,554,013
2005	9,231	115,747	6,815,126	1,580,848	2,146,343	2,653	61,813	3,979,697	1,226,490	2,291,903	1,444,832
2006	901	183,882	7,355,048	2,016,395	2,238,852	4,883	150,168	3,799,193	1,297,993	2,311,374	1,568,922
2007	2,597	242,636	7,621,193	1,554,516	2,076,493	7,158	206,511	5,760,127	1,543,774	2,048,255	1,314,904
TOTAL	242,411	2,263,264	35,789,221	9,798,728	10,842,225	14,853	1,537,701	23,949,220	7,101,344	12,758,976	7,342,851
O.D.	179	8,470	323,005	186,956	61,203	57	3,130	79,048	48,877	48,959	26,254

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	64,210,559	40,847,268	7,369,105			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	3,012,323	-959,229	46,041			
TOTAL LOSSES	67,222,882	39,888,039	7,415,146			
EXPECTED LOSSES	53,970,995	31,783,274	5,642,567			
CREDIBILITY	.48	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.109	1.251	.233	3.593		
INDICATED (POST-TEST)	1.630	.967	.180	2.777		
PRES. ON RATE LEVEL	1.700	1.001	.178	2.879		
DERIVED BY FORMULA	1.666	.967	.180	2.813		
UNDERLYING PRES. RATE	1.693	.997	.177	2.867		
PROPOSED	1.666	.967	.180	2.813		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.954
IND. RATES				2.95	MINIMUM PREMIUM	
MAN. RATES	3.17	2.98	2.95	+ 2.95	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	186,409	5,201,933	2.790			10	14	107	131
2004	191,811	5,120,087	2.669			11	13	93	117
2005	185,217	4,160,480	2.246	1		6	18	64	89
2006	214,353	3,667,546	1.710			3	17	83	103
2007	205,497	2,431,145	1.183			1	7	66	74
TOTAL	983,287	20,581,191	2.093	1		31	69	413	514
O.D.		258,901	.026			1	1	2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,991,016	624,315	456,694			786,272	385,409	574,078	384,149
2004			1,754,926	442,616	447,596			935,816	440,327	653,971	444,835
2005	402,302		879,519	647,766	477,984			300,414	460,904	676,649	314,942
2006			482,048	623,498	509,968			151,322	614,580	840,882	445,248
2007			143,242	191,441	528,675			89,012	154,036	894,123	430,616
TOTAL	402,302		5,250,751	2,529,636	2,420,917			2,262,836	2,055,256	3,639,703	2,019,790
O.D.			121,584	84,103	4,542			31,168	1,944	4,549	11,011

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,962,304	883,405	642,114			1,799,160	608,561	808,302	457,521
2004	63	28,068	2,819,085	592,429	623,631		21,812	2,411,051	656,707	884,684	505,777
2005	727,894	30,036	1,768,227	734,674	644,105		15,256	1,018,599	544,677	877,376	353,050
2006	225	42,927	1,733,149	597,438	611,660	1,148	50,758	1,228,997	601,014	951,681	490,663
2007	445	41,595	1,363,539	316,595	518,932	1,009	33,169	998,526	284,972	744,175	459,037
TOTAL	728,627	142,626	10,646,304	3,124,541	3,040,442	2,157	120,995	7,456,333	2,695,931	4,266,218	2,266,048
O.D.		1,982	191,023	120,937	5,718		721	76,645	3,920	6,182	12,552

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	19,367,413	13,263,889	2,278,600			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	846,689	-322,846	13,848			
TOTAL LOSSES	20,214,102	12,941,043	2,292,448			
EXPECTED LOSSES	15,113,121	10,914,486	1,681,421			
CREDIBILITY	.22	.53	.75			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.056	1.316	.233	3.605		
INDICATED (POST-TEST)	1.589	1.017	.180	2.786		
PRES. ON RATE LEVEL	1.543	1.115	.172	2.830		
DERIVED BY FORMULA	1.553	1.063	.178	2.794		
UNDERLYING PRES. RATE	1.537	1.110	.171	2.818		
PROPOSED	1.553	1.063	.178	2.794		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.934
IND. RATES				2.93	MINIMUM PREMIUM	
MAN. RATES	3.14	2.91	2.90	+ 2.93	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	46,778	3,109,840	6.648		1	6	2	20	29
2004	49,791	1,465,815	2.943			5	1	34	40
2005	50,733	575,293	1.133			1	2	26	29
2006	44,670	1,150,309	2.575			1	3	21	25
2007	46,880	1,079,452	2.302			1	2	22	25
TOTAL	238,852	7,380,709	3.090		1	14	10	123	148
O.D.		9,069	.003					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		469,059	1,373,393	100,623	284,942		100,000	317,523	147,883	196,506	119,911
2004			699,186	10,000	146,977			308,005		188,932	112,715
2005			106,456	67,701	114,624			11,851	19,598	160,153	94,910
2006			329,372	110,027	195,569			145,723	60,456	188,858	120,304
2007			192,525	84,758	221,989			92,091	104,198	305,836	78,055
TOTAL		469,059	2,700,932	373,109	964,101		100,000	875,193	332,135	1,040,285	525,895
O.D.					5,500						3,569

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		763,608	2,153,479	142,382	400,625		151,075	769,358	233,508	276,679	142,814
2004	1	11,066	1,091,253	22,464	203,232		7,169	762,508	11,652	252,977	128,157
2005	8	3,726	219,678	80,814	149,909		796	55,923	30,044	201,631	106,394
2006	80	18,266	717,813	132,026	229,173	732	16,809	447,046	82,910	209,648	132,575
2007	218	24,266	756,806	146,759	222,759	625	19,453	539,336	136,278	262,525	83,207
TOTAL	307	820,932	4,939,029	524,445	1,205,698	1,357	195,302	2,574,171	494,392	1,203,460	593,147
O.D.					7,733						3,996

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,531,098	3,435,728	597,143	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	337,677	-88,255	3,355	
TOTAL LOSSES	8,868,775	3,347,473	600,498	
EXPECTED LOSSES	6,076,395	2,806,512	425,157	
CREDIBILITY	.08	.21	.29	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.713	1.401	.251	5.365
INDICATED (POST-TEST)	2.870	1.083	.194	4.147
PRES. ON RATE LEVEL	2.554	1.180	.179	3.913
DERIVED BY FORMULA	2.579	1.160	.183	3.922
UNDERLYING PRES. RATE	2.544	1.175	.178	3.897
PROPOSED	2.579	1.160	.183	3.922

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	4.119
IND. RATES				4.12	MINIMUM PREMIUM	
MAN. RATES	4.07	3.99	4.01	+ 4.12	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	173,110	3,152,562	1.821			8	6	52	66	
2004	184,575	2,486,417	1.347			6	6	59	71	
2005	159,072	2,195,125	1.379			6	5	43	54	
2006	194,264	3,048,447	1.569		1	7	12	50	70	
2007	217,652	3,683,947	1.692		1		2	71	74	
TOTAL	928,673	14,566,498	1.569		2	27	31	275	335	
O.D.		9,656	.001							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,665,412	147,925	370,774			427,284	55,643	346,189	139,335
2004			1,075,332	254,086	323,601			250,131	130,552	280,199	172,516
2005			1,047,661	131,146	226,704			255,604	91,469	307,336	135,205
2006	245,981		1,104,747	393,880	321,800	42,646		178,594	225,333	371,519	163,947
2007	218,583			96,734	553,908	1,880,628			33,736	712,941	187,417
TOTAL	464,564		4,893,152	1,023,771	1,796,787	1,923,274		1,111,613	536,733	2,018,184	798,420
O.D.											9,656

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,611,366	209,315	521,309			1,035,308	87,860	487,436	165,948
2004	38	17,253	1,727,448	342,052	449,259		5,849	651,037	196,065	377,008	196,151
2005	19	28,747	1,691,614	177,409	305,107		10,699	677,678	127,620	393,085	151,565
2006	389,703	56,662	2,253,063	419,776	402,229	141,514	29,354	746,852	239,032	419,087	180,670
2007	78,423	29,795	1,011,597	250,681	528,770	921,109	15,646	522,384	164,896	580,950	199,787
TOTAL	468,183	132,457	9,295,088	1,399,233	2,206,674	1,062,623	61,548	3,633,259	815,473	2,257,566	894,121
O.D.											10,713

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,653,158	6,678,946	904,834	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	885,986	-176,882	7,229	
TOTAL LOSSES	15,539,144	6,502,064	912,063	
EXPECTED LOSSES	15,666,714	6,324,263	835,807	
CREDIBILITY	.21	.51	.72	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.673	.700	.098	2.471
INDICATED (POST-TEST)	1.293	.541	.076	1.910
PRES. ON RATE LEVEL	1.694	.684	.090	2.468
DERIVED BY FORMULA	1.610	.611	.080	2.301
UNDERLYING PRES. RATE	1.687	.681	.090	2.458
PROPOSED	1.610	.611	.080	2.301

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	TOTAL
IND. RATES				2.42	MINIMUM PREMIUM	
MAN. RATES	2.81	2.66	2.53	+ 2.42	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	285,859	4,586,142	1.604			7	16	88	111
2004	281,447	5,785,767	2.055	1		11	11	87	110
2005	301,575	3,460,129	1.147			9	6	77	92
2006	252,906	4,002,394	1.582			4	12	62	78
2007	283,216	4,277,467	1.510	1		3	9	90	103
TOTAL	1,405,003	22,111,899	1.574	2		34	54	404	494
O.D.		86,245	.006				1	3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,183,715	681,398	662,324			437,089	319,451	740,515	561,650
2004	350,000		1,980,578	520,650	770,896	5,800		968,986	135,557	595,887	457,413
2005			1,392,292	183,124	441,052			373,080	69,122	595,780	405,679
2006			750,190	648,245	622,342			584,714	424,492	589,986	382,425
2007	390,674		697,553	173,683	1,091,391	23,015		106,092	99,019	1,089,843	606,197
TOTAL	740,674		6,004,328	2,207,100	3,588,005	28,815		2,469,961	1,047,641	3,612,011	2,413,364
O.D.				17,166	16,858				23,622	24,745	3,854

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,856,065	964,179	931,223			1,059,067	504,414	1,042,646	668,925
2004	532,743	31,474	3,148,065	700,500	1,066,942	9,988	22,206	2,389,136	227,024	800,770	520,079
2005	27	38,741	2,281,011	253,054	584,018		15,421	971,638	125,168	754,107	454,766
2006	274	55,303	2,213,292	646,258	742,453	3,064	74,664	1,935,599	463,804	678,213	421,432
2007	561,692	91,872	2,879,982	540,438	1,063,724	46,273	35,905	1,075,212	294,413	897,313	646,206
TOTAL	1,094,736	217,390	12,378,415	3,104,429	4,388,360	59,325	148,196	7,430,652	1,614,823	4,173,049	2,711,408
O.D.	4	788	31,727	16,487	19,372	29	1,585	39,151	23,746	23,374	4,287

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	21,401,998	13,363,640	2,715,695			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,276,832	-328,244	14,983			
TOTAL LOSSES	22,678,830	13,035,396	2,730,678			
EXPECTED LOSSES	22,943,699	10,537,524	1,882,704			
CREDIBILITY	.28	.67	.95			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.614	.928	.194	2.736		
INDICATED (POST-TEST)	1.248	.717	.150	2.115		
PRES. ON RATE LEVEL	1.640	.753	.134	2.527		
DERIVED BY FORMULA	1.530	.729	.149	2.408		
UNDERLYING PRES. RATE	1.633	.750	.134	2.517		
PROPOSED	1.530	.729	.149	2.408		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.529
IND. RATES				2.53	MINIMUM PREMIUM	
MAN. RATES	3.09	2.77	2.59	+ 2.53	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	132,871	2,975,825	2.239			6	6	47	59
2004	140,325	6,604,541	4.706		2	9	13	51	75
2005	146,573	2,622,579	1.789			7	6	35	48
2006	137,857	1,710,311	1.240			1	9	45	55
2007	149,643	1,960,062	1.309			1	8	51	60
TOTAL	707,269	15,873,318	2.244		2	24	42	229	297
O.D.		79,689	.011					5	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			971,756	153,238	437,343			286,685	102,189	776,249	248,365
2004		874,058	1,512,660	410,208	255,219		2,179,006	502,252	268,016	280,225	322,897
2005			957,910	357,383	185,175			278,887	290,474	282,321	270,429
2006			153,111	164,774	448,824			75,586	182,709	428,951	256,356
2007			125,903	209,521	561,854			43,666	134,476	684,222	200,420
TOTAL		874,058	3,721,340	1,295,124	1,888,415		2,179,006	1,187,076	977,864	2,451,968	1,298,467
O.D.					40,240					39,374	75

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,523,713	216,832	614,901			694,638	161,356	1,092,958	295,803
2004	58	779,950	2,450,595	546,306	359,620		778,261	1,327,460	395,663	381,338	367,134
2005	51	28,399	1,670,403	412,449	260,170		12,801	834,185	340,403	373,816	303,151
2006	68	17,296	668,740	199,843	508,088	490	19,387	486,375	199,901	474,167	282,504
2007	492	43,335	1,427,052	338,297	551,186	759	23,951	742,984	224,641	570,343	213,648
TOTAL	669	868,980	7,740,503	1,713,727	2,293,965	1,249	834,400	4,085,642	1,321,964	2,892,622	1,462,240
O.D.	2	1,726	58,698	13,573	37,745	16	775	25,965	8,003	31,883	85

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,618,625	8,313,482	1,462,325			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	759,590	-210,835	10,334			
TOTAL LOSSES	14,378,215	8,102,647	1,472,659			
EXPECTED LOSSES	13,629,074	7,037,326	1,258,939			
CREDIBILITY	.17	.43	.60			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.033	1.146	.208	3.387		
INDICATED (POST-TEST)	1.572	.886	.161	2.619		
PRES. ON RATE LEVEL	1.935	.999	.179	3.113		
DERIVED BY FORMULA	1.873	.950	.168	2.991		
UNDERLYING PRES. RATE	1.927	.995	.178	3.100		
PROPOSED	1.873	.950	.168	2.991		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.141
IND. RATES				3.14	MINIMUM PREMIUM	
MAN. RATES	3.56	3.33	3.19	+ 3.14	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	42,752	959,132	2.243			2	1	11	14
2004	38,481	493,289	1.281			1	1	8	10
2005	45,968	125,398	.272				1	4	5
2006	48,525	128,985	.265					9	9
2007	49,741	180,108	.362					5	5
TOTAL	225,467	1,886,912	.837			3	3	37	43
O.D.		2,703	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			301,525	67,960	137,032			179,212	17,988	202,881	52,534
2004			138,229	2,646	78,136			49,445	909	110,979	112,945
2005				5,500	9,313				20,623	24,105	65,857
2006					38,538					44,994	45,453
2007					80,721					61,666	37,721
TOTAL			439,754	76,106	343,740			228,657	39,520	444,625	314,510
O.D.											2,703

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			472,791	96,163	192,668			434,231	28,403	285,655	62,568
2004		2,249	218,976	6,259	107,213		1,173	125,602	5,019	147,955	128,418
2005		80	4,844	6,353	12,089		161	13,605	23,334	31,369	73,826
2006		600	21,285	4,976	42,454		454	13,054	4,570	47,903	50,089
2007	9	3,464	117,743	27,218	75,719	27	1,213	40,664	12,532	49,932	40,211
TOTAL	9	6,393	835,639	140,969	430,143	27	3,001	627,156	73,858	562,814	355,112
O.D.											3,148

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,472,225	1,207,784	358,260	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	237,407	-53,495	2,822	
TOTAL LOSSES	1,709,632	1,154,289	361,082	
EXPECTED LOSSES	4,250,053	1,880,396	333,692	
CREDIBILITY	.08	.20	.28	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.758	.512	.160	1.430
INDICATED (POST-TEST)	.586	.396	.124	1.106
PRES. ON RATE LEVEL	1.893	.837	.149	2.879
DERIVED BY FORMULA	1.788	.749	.142	2.679
UNDERLYING PRES. RATE	1.885	.834	.148	2.867
PROPOSED	1.788	.749	.142	2.679

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.813
IND. RATES				2.81	MINIMUM PREMIUM	
MAN. RATES	3.21	3.06	2.95	+ 2.81	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	67,165	2,569,788	3.826			8	4	52	64
2004	78,436	1,270,059	1.619			1	4	45	50
2005	81,986	1,231,612	1.502			2	5	36	43
2006	67,818	1,407,815	2.075			1	5	35	41
2007	92,978	1,620,264	1.742			3	2	56	61
TOTAL	388,383	8,099,538	2.085			15	20	224	259
O.D.		6,251	.001					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,146,725	114,347	343,107			410,121	34,918	321,947	198,623
2004			119,937	84,756	250,517			96,150	52,074	518,561	148,064
2005			304,317	205,904	233,888			17,437	63,440	238,423	168,203
2006			100,253	254,565	362,163			18,501	116,068	410,166	146,099
2007			332,571	105,716	435,890			99,315	17,467	511,981	117,324
TOTAL			2,003,803	765,288	1,625,565			641,524	283,967	2,001,078	778,313
O.D.					1,919					4,238	94

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,798,065	161,801	482,409			993,724	55,135	453,302	236,560
2004	13	2,211	216,424	114,572	343,766		2,363	265,951	87,543	691,711	168,349
2005	31	10,461	615,786	238,792	309,473		1,397	100,870	81,364	302,201	188,556
2006	77	16,421	652,890	258,708	417,343	169	11,247	282,295	138,061	447,121	161,001
2007	296	41,601	1,298,129	244,315	430,095	539	19,961	554,927	127,737	420,267	125,067
TOTAL	417	70,694	4,581,294	1,018,188	1,983,086	708	34,968	2,197,767	489,840	2,314,602	879,533
O.D.		2	121	37	2,620			158	98	5,640	100

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,886,129	5,814,111	879,633			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	335,494	-123,822	6,887			
TOTAL LOSSES	7,221,623	5,690,289	886,520			
EXPECTED LOSSES	6,008,285	4,365,426	796,185			
CREDIBILITY	.12	.29	.40			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.859	1.465	.228	3.552		
INDICATED (POST-TEST)	1.437	1.132	.176	2.745		
PRES. ON RATE LEVEL	1.553	1.129	.206	2.888		
DERIVED BY FORMULA	1.539	1.130	.194	2.863		
UNDERLYING PRES. RATE	1.547	1.124	.205	2.876		
PROPOSED	1.539	1.130	.194	2.863		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.007
IND. RATES				3.01	MINIMUM PREMIUM	
MAN. RATES	3.12	3.00	2.96	+ 3.01	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	23,876	598,538	2.506			2	4	8	14
2004	34,643	1,029,565	2.971			3	3	30	36
2005	35,445	719,710	2.030			1	6	20	27
2006	33,284	823,515	2.474			1	4	27	32
2007	33,791	509,701	1.508				4	22	26
TOTAL	161,039	3,681,029	2.286			7	21	107	135
O.D.		916							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			233,820	82,175	67,454			143,674	13,680	21,937	35,798
2004			381,964	79,919	116,332			191,196	38,545	128,887	92,722
2005			115,000	282,622	43,575			80,000	94,734	51,516	52,263
2006			145,590	210,175	155,634			15,000	81,756	142,140	73,220
2007				146,447	95,092				39,996	154,573	73,593
TOTAL			876,374	801,338	478,087			429,870	268,711	499,053	327,596
O.D.											916

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			366,630	116,278	94,841			348,122	21,600	30,887	42,635
2004	11	6,122	611,829	108,295	161,320		4,451	481,758	61,724	173,327	105,425
2005	43	5,686	334,195	304,596	67,917		3,698	242,002	108,304	71,026	58,587
2006	78	13,586	550,778	198,398	187,915	128	6,618	160,690	82,519	158,713	80,688
2007	289	13,185	446,948	128,810	103,119	160	4,964	163,832	55,115	129,510	78,450
TOTAL	421	38,579	2,310,380	856,377	615,112	288	19,731	1,396,404	329,262	563,463	365,785
O.D.											976

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,765,803	2,364,214	366,761			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	107,582	-72,276	2,783			
TOTAL LOSSES	3,873,385	2,291,938	369,544			
EXPECTED LOSSES	1,950,182	2,423,637	336,572			
CREDIBILITY	.07	.16	.22			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.405	1.423	.229	4.057		
INDICATED (POST-TEST)	1.859	1.100	.177	3.136		
PRES. ON RATE LEVEL	1.216	1.511	.210	2.937		
DERIVED BY FORMULA	1.261	1.445	.203	2.909		
UNDERLYING PRES. RATE	1.211	1.505	.209	2.925		
PROPOSED	1.273	1.459	.205	2.937		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.084
IND. RATES				3.08	MINIMUM PREMIUM	
MAN. RATES	2.59	2.58	3.01	+ 3.08	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	10,002	803,378	8.032			1	6	31	38	
2004	11,637	87,180	.749				1	2	3	
2005	13,445	575,196	4.278			1	5	10	16	
2006	14,894	708,875	4.759	1			2	12	15	
2007	12,365	974,216	7.878				5	7	12	
TOTAL	62,343	3,148,845	5.051				19	62	84	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			90,250	266,626	105,492			10,519	145,029	103,659	81,803
2004				40,510	4,048				10,086	5,485	27,051
2005			100,084	182,349	70,273			8,759	89,628	87,613	36,490
2006	337,140			145,699	51,566	384			59,170	79,035	35,881
2007				336,995	56,592				493,870	63,713	23,046
TOTAL	337,140		190,334	972,179	287,971	384		19,278	797,783	339,505	204,271

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			141,512	377,276	148,319			25,488	229,000	145,954	97,427
2004	6	24	7,541	51,940	6,118			2,293	14,316	7,521	30,757
2005	26	4,471	263,035	199,555	97,839		1,014	77,566	100,963	114,980	40,905
2006	533,779	4,800	204,590	124,899	66,182	1,310	3,659	84,890	56,221	89,240	39,541
2007	670	23,367	791,864	241,739	85,130	1,155	25,100	806,178	305,709	105,371	24,567
TOTAL	534,481	32,662	1,408,542	995,409	403,588	2,465	29,773	996,415	706,209	463,066	233,197

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,004,338	2,568,272	233,197			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	61,718	-33,859	1,953			
TOTAL LOSSES	3,066,056	2,534,413	235,150			
EXPECTED LOSSES	1,118,433	1,144,617	238,774			
CREDIBILITY	.03	.08	.12			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.918	4.065	.377	9.360		
INDICATED (POST-TEST)	3.802	3.142	.291	7.235		
PRES. ON RATE LEVEL	1.800	1.844	.385	4.029		
DERIVED BY FORMULA	1.860	1.948	.374	4.182		
UNDERLYING PRES. RATE	1.794	1.836	.383	4.013		
PROPOSED	1.860	1.948	.374	4.182		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	4.392
IND. RATES				4.39	MINIMUM PREMIUM	
MAN. RATES	4.03	3.77	4.13	+ 4.39	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	507,897	8,550,645	1.683			20	14	174	208
2004	486,800	10,413,760	2.139			23	22	193	238
2005	480,644	8,841,282	1.839		1	16	21	189	227
2006	469,111	7,402,282	1.577			12	21	169	202
2007	599,938	8,650,697	1.441			4	22	197	223
TOTAL	2,544,390	43,858,666	1.724		1	75	100	922	1098
O.D.		12,473						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			3,401,459	520,432	1,101,886			1,311,176	175,842	1,248,940	790,910
2004			4,017,572	743,571	1,033,105			1,920,167	477,470	1,320,938	900,937
2005		241,353	2,774,541	733,934	1,083,849		76,126	1,093,559	518,955	1,380,967	937,998
2006			1,722,249	862,225	1,211,979			907,261	697,907	1,084,067	916,594
2007			651,711	1,030,291	1,207,252			434,041	2,414,857	1,895,877	1,016,668
TOTAL		241,353	12,567,532	3,890,453	5,638,071		76,126	5,666,204	4,285,031	6,930,789	4,563,107
O.D.					1,098					578	10,797

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			5,333,485	736,413	1,549,249			3,176,981	277,653	1,758,507	941,974
2004	105	63,746	6,365,862	1,010,879	1,435,173		44,445	4,825,242	747,352	1,777,971	1,024,365
2005	104	542,531	4,710,620	907,837	1,438,910		189,193	2,837,330	683,643	1,771,179	1,051,496
2006	476	106,431	4,204,744	947,661	1,425,411	4,779	119,424	3,093,396	768,741	1,235,222	1,010,087
2007	2,166	145,907	4,726,500	1,121,253	1,249,387	5,191	143,955	4,231,807	1,267,224	1,703,094	1,083,768
TOTAL	2,851	858,615	25,341,211	4,724,043	7,098,130	9,970	497,017	18,164,756	3,744,613	8,245,973	5,111,690
O.D.		32	1,096	258	1,122		7	167	59	616	12,081

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	44,875,722	23,814,814	5,123,771	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,707,415	-559,448	31,658	
TOTAL LOSSES	46,583,137	23,255,366	5,155,429	
EXPECTED LOSSES	30,278,241	19,693,579	3,689,366	
CREDIBILITY	.41	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.831	.914	.203	2.948
INDICATED (POST-TEST)	1.415	.707	.157	2.279
PRES. ON RATE LEVEL	1.195	.777	.146	2.118
DERIVED BY FORMULA	1.285	.707	.157	2.149
UNDERLYING PRES. RATE	1.190	.774	.145	2.109
PROPOSED	1.285	.707	.157	2.149

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.257
IND. RATES				2.26	MINIMUM PREMIUM	
MAN. RATES	2.39	2.23	2.17	+ 2.26	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	258,623	10,913,840	4.219			22	13	282	317	
2004	243,419	8,209,692	3.372			18	13	229	260	
2005	240,910	10,836,824	4.498			21	22	220	263	
2006	280,891	13,195,716	4.697			16	24	284	324	
2007	220,609	7,272,012	3.296			4	5	231	240	
TOTAL	1,244,452	50,428,084	4.052			81	77	1246	1404	
O.D.		10,586						1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			4,377,880	399,551	2,012,206			1,475,978	405,183	1,697,008	546,034
2004			3,423,108	368,027	1,486,271			741,657	340,552	1,258,481	591,596
2005			4,826,916	1,029,204	1,484,440			992,880	633,898	1,312,471	557,015
2006			2,987,236	1,144,567	3,558,979			1,010,694	1,040,625	2,776,802	676,813
2007			788,508	127,233	2,242,613			731,581	309,913	2,514,055	558,109
TOTAL			16,403,648	3,068,582	10,784,509			4,952,790	2,730,171	9,558,817	2,929,567
O.D.					2,559					6,914	1,113

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			6,604,092	565,365	2,829,159			3,180,078	639,785	2,389,386	650,326
2004	50	55,253	5,448,669	533,457	2,046,661		17,454	1,936,649	525,770	1,685,969	672,645
2005	146	135,859	7,994,491	1,290,485	1,982,551		41,834	2,693,190	797,702	1,691,201	624,414
2006	764	198,140	7,673,673	1,547,123	4,054,441	5,501	161,462	4,176,850	1,230,130	3,069,308	745,848
2007	581	140,418	4,515,901	901,300	2,140,544	3,616	124,857	3,407,755	783,620	2,094,857	594,944
TOTAL	1,541	529,670	32,236,826	4,837,730	13,053,356	9,117	345,607	15,394,522	3,977,007	10,930,721	3,288,177
O.D.					3,598					9,735	1,255

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	48,517,283	32,812,147	3,289,432	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,861,205	-778,660	17,293	
TOTAL LOSSES	50,378,488	32,033,487	3,306,725	
EXPECTED LOSSES	33,376,203	24,465,927	2,252,458	
CREDIBILITY	.25	.62	.88	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.048	2.574	.266	6.888
INDICATED (POST-TEST)	3.129	1.990	.206	5.325
PRES. ON RATE LEVEL	2.693	1.974	.182	4.849
DERIVED BY FORMULA	2.802	1.984	.203	4.989
UNDERLYING PRES. RATE	2.682	1.966	.181	4.829
PROPOSED	2.802	1.984	.203	4.989

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	5.239
IND. RATES				5.24	MINIMUM PREMIUM	
MAN. RATES	4.86	4.73	4.97	+ 5.24	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	203,889	1,589,429	.779			1	7	75	83
2004	209,934	8,267,941	3.938			15	13	108	136
2005	229,612	4,529,882	1.972			6	18	72	96
2006	220,602	3,811,235	1.727	1		6	8	79	94
2007	226,424	3,743,893	1.653	1		3	8	79	91
TOTAL	1,090,461	21,942,380	2.012	2		31	54	413	500
O.D.		14,341	.001					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			132,047	117,547	373,716			31,422	117,389	454,050	363,258
2004			2,722,474	429,040	664,613			3,157,952	291,053	669,458	333,351
2005			1,253,486	614,393	427,353			710,339	561,526	510,064	452,721
2006	79,812		887,117	364,619	609,964	2,889		413,577	385,266	714,955	353,036
2007	384,178		481,766	258,266	892,420	50,000		136,676	302,095	906,689	331,803
TOTAL	463,990		5,476,890	1,783,865	2,968,066	52,889		4,449,966	1,657,329	3,255,216	1,834,169
O.D.					2,119					3,161	9,061

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			207,050	166,330	525,447			76,136	185,358	639,306	432,640
2004	64	36,579	3,648,644	584,428	921,600		22,560	2,460,777	447,837	902,171	379,020
2005	90	35,513	2,089,607	702,149	580,685		26,132	1,695,524	658,133	678,452	507,500
2006	126,580	52,383	2,061,831	421,753	713,331	11,739	59,914	1,544,472	427,559	803,907	389,046
2007	552,460	78,025	2,482,445	511,375	877,877	99,773	44,909	1,327,242	381,697	772,287	353,702
TOTAL	679,194	202,500	10,489,577	2,386,035	3,618,940	111,512	153,515	7,104,151	2,100,584	3,796,123	2,061,908
O.D.		2	135	41	2,894			117	73	4,206	9,881

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	18,740,703	11,908,896	2,071,789			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	854,568	-277,621	12,653			
TOTAL LOSSES	19,595,271	11,631,275	2,084,442			
EXPECTED LOSSES	15,364,595	9,258,015	1,548,454			
CREDIBILITY	.23	.57	.80			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.797	1.067	.191	3.055		
INDICATED (POST-TEST)	1.389	.825	.148	2.362		
PRES. ON RATE LEVEL	1.415	.852	.143	2.410		
DERIVED BY FORMULA	1.409	.837	.147	2.393		
UNDERLYING PRES. RATE	1.409	.849	.142	2.400		
PROPOSED	1.409	.837	.147	2.393		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.513
IND. RATES				2.51	MINIMUM PREMIUM	
MAN. RATES	2.58	2.50	2.47	+ 2.51	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	957	867	.090							
2004	1,319	3,747	.284						1	1
2005	1,148	3,783	.329							
2006	2,354	19,659	.835						1	1
2007	1,297	7,317	.564						2	2
TOTAL	7,075	35,373	.500						4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											867
2004					1,802					1,181	764
2005											3,783
2006					213					15,716	3,730
2007					967					4,792	1,558
TOTAL					2,982					21,689	10,702

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											1,033
2004		2	114	36	2,461			43	27	1,572	869
2005							159	4,562	1,597	16,733	4,241
2006		2	116	29	232			3,158	973	3,881	4,110
2007		37	1,407	326	910	2	94				1,661
TOTAL		41	1,637	391	3,603	2	253	7,763	2,597	22,186	11,914

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,696	28,777	11,914	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	6,636	-2,875	143	
TOTAL LOSSES	16,332	25,902	12,057	
EXPECTED LOSSES	119,213	101,385	17,263	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.231	.366	.170	.767
INDICATED (POST-TEST)	.179	.283	.131	.593
PRES. ON RATE LEVEL	1.692	1.439	.245	3.376
DERIVED BY FORMULA	1.677	1.416	.242	3.335
UNDERLYING PRES. RATE	1.685	1.433	.244	3.362
PROPOSED	1.677	1.416	.242	3.335

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.502
IND. RATES				3.50	MINIMUM PREMIUM	
MAN. RATES	3.51	3.31	3.46	+ 3.50	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	12,011	103,516	.861				1	4	5
2004	19,283	416,394	2.159			2		3	5
2005	14,718	134,154	.911				1	3	4
2006	16,441	122,026	.742				2	2	4
2007	13,127	86,536	.659				1	5	6
TOTAL	75,580	862,626	1.141			2	5	17	24
O.D.		105							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				27,005	8,872				16,358	43,152	8,129
2004			233,368		17,089			122,985		22,379	20,573
2005				27,729	30,299				15,726	28,595	31,805
2006				75,978	6,836				27,122	1,091	10,999
2007				15,466	10,890				2,800	47,169	10,211
TOTAL			233,368	146,178	73,986			122,985	62,006	142,386	81,717
O.D.											105

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				38,212	12,475				25,829	60,757	9,682
2004		3,655	361,601	2,601	24,123		2,851	302,488	3,424	30,402	23,392
2005	3	354	21,066	31,084	39,720		137	11,517	18,335	36,694	35,653
2006	19	2,187	95,614	62,544	12,427	18	1,335	28,707	22,194	3,499	12,121
2007	31	1,425	48,441	13,894	11,683	29	1,060	35,437	11,246	38,498	10,885
TOTAL	53	7,621	526,722	148,335	100,428	47	5,383	378,149	81,028	169,850	91,733
O.D.											112

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	917,975	499,641	91,845	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	68,519	-28,419	1,042	
TOTAL LOSSES	986,494	471,222	92,887	
EXPECTED LOSSES	1,238,001	865,390	136,800	
CREDIBILITY	.04	.10	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.305	.623	.123	2.051
INDICATED (POST-TEST)	1.009	.482	.095	1.586
PRES. ON RATE LEVEL	1.645	1.149	.182	2.976
DERIVED BY FORMULA	1.620	1.082	.170	2.872
UNDERLYING PRES. RATE	1.638	1.145	.181	2.964
PROPOSED	1.620	1.082	.170	2.872

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.016
IND. RATES				3.02	MINIMUM PREMIUM	
MAN. RATES	3.08	2.87	3.05	+ 3.02	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	86,390	3,627,582	4.199			10	11	97	118
2004	94,034	3,352,066	3.564			5	15	120	140
2005	95,529	2,544,362	2.663			1	12	104	117
2006	94,237	3,909,798	4.148			4	14	101	119
2007	92,462	3,367,700	3.642			2	9	104	116
TOTAL	462,652	16,801,508	3.632			1	22	61	526
O.D.		124							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,279,827	279,170	383,673			712,110	216,971	522,866	232,965
2004			850,708	459,355	485,886			202,631	281,978	710,017	361,491
2005			131,696	416,947	516,642			119,526	384,370	704,076	271,105
2006			573,645	721,946	700,122			365,548	531,253	717,204	300,080
2007	274,550		222,148	448,890	723,903			275,153	302,470	833,169	287,417
TOTAL	274,550		3,058,024	2,326,308	2,810,226			1,674,968	1,717,042	3,487,332	1,453,058
O.D.											124

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,006,770	395,026	539,441			1,725,443	342,597	736,198	277,461
2004	66	14,023	1,427,643	605,821	673,121		4,865	581,955	417,926	952,099	411,015
2005	59	8,900	527,078	474,144	676,473		7,925	560,294	454,650	904,877	303,909
2006	263	52,039	2,089,768	706,770	829,299	2,094	63,077	1,589,479	541,899	817,777	330,688
2007	395,319	69,855	2,294,497	559,042	729,193	1,779	56,062	1,544,552	385,535	718,107	306,387
TOTAL	395,707	144,817	8,345,756	2,740,803	3,447,527	3,873	131,929	6,001,723	2,142,607	4,129,058	1,629,460
O.D.											139

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,023,805	12,459,995	1,629,599			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	749,020	-309,516	10,104			
TOTAL LOSSES	15,772,825	12,150,479	1,639,703			
EXPECTED LOSSES	13,467,800	10,090,440	1,258,414			
CREDIBILITY	.13	.32	.45			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.409	2.626	.354	6.389		
INDICATED (POST-TEST)	2.635	2.030	.274	4.939		
PRES. ON RATE LEVEL	2.923	2.190	.273	5.386		
DERIVED BY FORMULA	2.886	2.139	.273	5.298		
UNDERLYING PRES. RATE	2.911	2.181	.272	5.364		
PROPOSED	2.886	2.139	.273	5.298		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	5.564
IND. RATES				5.56	MINIMUM PREMIUM	
MAN. RATES	5.78	5.55	5.52	+ 5.56	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	350,834	11,604,470	3.307	1		17	46	335	399
2004	378,642	14,458,704	3.818	1		26	44	391	462
2005	391,229	13,504,285	3.451			25	34	336	395
2006	373,654	10,658,231	2.852	1		13	45	254	313
2007	346,912	8,906,223	2.567			9	19	225	253
TOTAL	1,841,271	59,131,913	3.211	3		90	188	1541	1822
O.D.		48,549	.002					4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	44,436		2,805,676	1,500,877	1,509,153			1,622,204	696,900	2,287,749	1,137,475
2004	108,112		3,943,687	1,571,906	2,112,644			1,605,020	1,077,002	2,741,671	1,298,662
2005			3,486,572	1,043,730	1,929,278			2,905,397	664,435	2,082,544	1,392,329
2006	217,046		1,920,334	2,098,062	1,335,878	4,957		888,548	1,266,109	1,813,045	1,114,252
2007			1,319,460	753,815	1,479,347			1,734,071	502,071	2,044,684	1,072,775
TOTAL	369,594		13,475,729	6,968,390	8,366,300	4,957		8,755,240	4,206,517	10,969,693	6,015,493
O.D.					8,303					36,247	3,999

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	83,940		4,103,374	2,123,741	2,121,867			3,319,210	1,100,408	3,221,150	1,354,733
2004	164,760	64,627	6,509,139	2,091,938	2,921,397		37,808	4,262,284	1,616,550	3,680,330	1,476,579
2005	148	102,082	6,014,333	1,297,343	2,535,800		87,270	5,504,397	932,709	2,671,165	1,560,801
2006	344,421	149,418	6,053,674	1,977,087	1,645,546	21,410	152,761	3,857,437	1,303,731	2,059,840	1,227,906
2007	1,772	167,868	5,293,346	1,093,621	1,498,695	5,533	184,478	4,647,395	889,763	1,760,829	1,143,578
TOTAL	595,041	483,995	27,973,866	8,583,730	10,723,305	26,943	462,317	21,590,723	5,843,161	13,393,314	6,763,597
O.D.		114	4,239	1,028	9,785	2	281	9,524	3,410	40,207	4,448

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	51,147,045	38,597,940	6,768,045	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,244,452	-999,010	39,018	
TOTAL LOSSES	53,391,497	37,598,930	6,807,063	
EXPECTED LOSSES	40,489,550	31,633,036	4,989,845	
CREDIBILITY	.33	.80	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.900	2.042	.370	5.312
INDICATED (POST-TEST)	2.242	1.578	.286	4.106
PRES. ON RATE LEVEL	2.208	1.725	.272	4.205
DERIVED BY FORMULA	2.219	1.607	.286	4.112
UNDERLYING PRES. RATE	2.199	1.718	.271	4.188
PROPOSED	2.219	1.607	.286	4.112

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	4.318
IND. RATES				4.32	MINIMUM PREMIUM	
MAN. RATES	4.53	4.31	4.31	+ 4.32	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	18,029	331,512	1.838				2	15	17
2004	18,372	1,008,906	5.491			3	2	11	16
2005	15,811	484,278	3.062			1	1	12	14
2006	16,413	649,236	3.955				2	17	19
2007	15,235	466,184	3.059				2	9	11
TOTAL	83,860	2,940,116	3.506			4	9	64	77
O.D.		269							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				88,588	86,758				45,633	75,850	34,683
2004			679,995	45,000	38,772			134,960	27,432	48,679	34,068
2005			199,316	13,133	82,528			84,103	8,582	76,530	20,086
2006				51,454	253,175				111,746	195,657	37,204
2007				93,286	175,240				19,780	146,713	31,165
TOTAL			879,311	291,461	636,473			219,063	213,173	543,429	157,206
O.D.											269

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				125,352	121,982				72,054	106,795	41,307
2004	6	10,655	1,061,038	64,976	55,893		3,132	338,533	42,910	66,064	38,735
2005	2	5,495	323,394	23,476	107,806		3,354	208,854	17,683	97,308	22,516
2006	14	5,434	202,061	74,480	282,183	78	7,399	173,758	110,892	217,924	40,999
2007	208	13,324	451,974	120,732	173,259	113	3,847	127,376	41,541	120,947	33,222
TOTAL	230	34,908	2,038,467	409,016	741,123	191	17,732	848,521	285,080	609,038	176,779
O.D.											320

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,940,049	2,044,257	177,099	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	93,915	-42,123	1,272	
TOTAL LOSSES	3,033,964	2,002,134	178,371	
EXPECTED LOSSES	1,677,200	1,293,121	166,882	
CREDIBILITY	.04	.10	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.618	2.387	.213	6.218
INDICATED (POST-TEST)	2.797	1.845	.165	4.807
PRES. ON RATE LEVEL	2.008	1.548	.200	3.756
DERIVED BY FORMULA	2.040	1.578	.195	3.813
UNDERLYING PRES. RATE	2.000	1.542	.199	3.741
PROPOSED	2.040	1.578	.195	3.813

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	4.004
IND. RATES				4.00	MINIMUM PREMIUM	
MAN. RATES	4.02	3.85	3.85	+ 4.00	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	389,406	6,139,403	1.576			11	17	234	262
2004	430,596	9,175,153	2.130			11	30	234	275
2005	449,584	10,399,134	2.313			17	41	237	295
2006	441,481	6,792,363	1.538			6	30	228	264
2007	426,574	7,048,174	1.652			4	40	184	228
TOTAL	2,137,641	39,554,227	1.850			49	158	1117	1324
O.D.		105,210	.004				1	5	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,449,248	445,799	1,136,002			351,271	381,944	1,474,009	901,130
2004			1,910,820	671,494	1,942,118			1,650,924	363,850	1,725,346	910,601
2005			2,983,085	1,282,559	1,079,381			1,225,270	1,262,106	1,413,643	1,153,090
2006			840,526	766,432	1,637,345			280,724	433,190	1,635,668	1,198,478
2007			517,699	1,091,118	1,633,514			237,666	834,072	1,802,852	931,253
TOTAL			7,701,378	4,257,402	7,428,360			3,745,855	3,275,162	8,051,518	5,094,552
O.D.				44,179	16,040				12,149	17,243	15,599

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,272,421	630,807	1,597,218			851,129	603,091	2,075,399	1,073,246
2004	94	27,555	2,717,648	913,177	2,667,498		27,148	2,971,963	579,118	2,309,842	1,035,353
2005	185	91,668	5,394,705	1,492,593	1,457,785		56,402	3,676,921	1,489,638	1,858,241	1,292,614
2006	320	77,940	3,047,617	878,118	1,869,873	1,640	60,400	1,561,840	546,919	1,785,227	1,320,723
2007	2,386	163,341	5,363,951	1,314,522	1,653,419	3,359	97,436	2,934,787	892,718	1,559,732	992,716
TOTAL	2,985	360,504	18,796,342	5,229,217	9,245,793	4,999	241,386	11,996,640	4,111,484	9,588,441	5,714,652
O.D.		368	12,716	65,469	18,400	2	71	2,578	20,006	21,827	17,616

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	31,418,591	28,300,637	5,732,268			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,658,726	-637,954	32,839			
TOTAL LOSSES	33,077,317	27,662,683	5,765,107			
EXPECTED LOSSES	29,884,221	20,863,377	4,082,893			
CREDIBILITY	.36	.89	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.547	1.294	.270	3.111		
INDICATED (POST-TEST)	1.196	1.000	.209	2.405		
PRES. ON RATE LEVEL	1.404	.980	.192	2.576		
DERIVED BY FORMULA	1.329	.998	.209	2.536		
UNDERLYING PRES. RATE	1.398	.976	.191	2.565		
PROPOSED	1.329	.998	.209	2.536		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.663
IND. RATES				2.66	MINIMUM PREMIUM	
MAN. RATES	2.92	2.79	2.64	+ 2.66	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	18,955	735,325	3.879			2	1	5	8
2004	18,853	958,421	5.083			2	4	17	23
2005	19,066	933,070	4.893			2	2	9	13
2006	17,567	1,147,867	6.534			2	1	11	14
2007	17,834	267,201	1.498				1	9	10
TOTAL	92,275	4,041,884	4.380			8	9	51	68
O.D.		68							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			400,925	37,831	14,408			217,984	2,360	21,748	40,069
2004			223,255	165,399	95,201			66,114	149,241	215,314	43,897
2005			362,441	67,717	59,139			316,673	21,590	48,516	56,994
2006			401,178	78,146	201,803			260,090	26,971	123,440	56,239
2007				43,562	19,025				112,697	35,343	56,574
TOTAL			1,387,799	392,655	389,576			860,861	312,859	444,361	253,773
O.D.											68

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			615,858	53,531	20,257			514,731	3,726	30,622	47,722
2004	24	3,672	380,680	215,772	133,176		1,584	201,136	216,506	290,152	49,911
2005	10	9,674	569,129	83,551	81,677		11,378	702,385	41,276	65,720	63,890
2006	87	20,165	786,677	110,764	235,458	1,250	23,943	651,240	60,360	139,766	61,975
2007	87	3,531	119,441	35,192	21,991	269	6,138	197,678	73,994	40,893	60,308
TOTAL	208	37,042	2,471,785	498,810	492,559	1,519	43,043	2,267,170	395,862	567,153	283,806
O.D.											72

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,820,767	1,954,384	283,878			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	90,484	-44,504	1,670			
TOTAL LOSSES	4,911,251	1,909,880	285,548			
EXPECTED LOSSES	1,624,040	1,409,039	213,155			
CREDIBILITY	.04	.11	.16			
PURE PREMIUMS						
INDICATED (PRE-TEST)	5.322	2.070	.309	7.701		
INDICATED (POST-TEST)	4.114	1.600	.239	5.953		
PRES. ON RATE LEVEL	1.767	1.533	.232	3.532		
DERIVED BY FORMULA	1.861	1.540	.233	3.634		
UNDERLYING PRES. RATE	1.760	1.527	.231	3.518		
PROPOSED	1.861	1.540	.233	3.634		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.816
IND. RATES				3.82	MINIMUM PREMIUM	
MAN. RATES	3.58	3.52	3.62	+ 3.82	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	115,820	2,632,486	2.272			5	7	80	92
2004	114,909	2,342,264	2.038			3	7	67	77
2005	116,960	2,943,655	2.516			5	18	70	93
2006	132,228	3,096,648	2.341			3	35	64	102
2007	133,860	3,267,871	2.441			2	15	81	98
TOTAL	613,777	14,282,924	2.327			18	82	362	462
O.D.		179,708	.029			1		3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			620,955	261,935	466,037			292,150	104,203	626,315	260,891
2004			498,508	231,720	465,009			304,750	119,726	426,964	295,587
2005			755,683	511,192	285,870			173,350	232,080	603,693	381,787
2006			368,880	1,039,348	198,980			151,922	505,951	419,585	411,982
2007			237,630	743,157	627,889			64,774	360,260	772,991	461,170
TOTAL			2,481,656	2,787,352	2,043,785			986,946	1,322,220	2,849,548	1,811,417
O.D.			118,820		2,662			31,587		7,523	19,116

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			973,657	370,638	655,249			707,878	164,536	881,851	310,721
2004	33	8,420	841,312	310,583	640,114		7,156	788,234	185,521	572,360	336,082
2005	75	24,983	1,469,649	576,101	392,502		8,885	593,815	289,308	771,034	427,983
2006	302	45,162	1,900,195	888,757	293,620	1,074	41,289	994,325	469,808	493,786	454,004
2007	1,576	84,803	2,794,314	722,363	667,611	1,344	38,488	1,191,290	379,351	667,636	491,607
TOTAL	1,986	163,368	7,979,127	2,868,442	2,649,096	2,418	95,818	4,275,542	1,488,524	3,386,667	2,020,397
O.D.		17	186,956	151	3,385		58	78,144	564	8,688	21,327

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,783,434	10,405,517	2,041,724			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	407,783	-201,216	11,594			
TOTAL LOSSES	13,191,217	10,204,301	2,053,318			
EXPECTED LOSSES	7,273,258	6,972,507	1,380,998			
CREDIBILITY	.16	.39	.55			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.149	1.663	.335	4.147		
INDICATED (POST-TEST)	1.661	1.285	.259	3.205		
PRES. ON RATE LEVEL	1.190	1.140	.226	2.556		
DERIVED BY FORMULA	1.265	1.197	.244	2.706		
UNDERLYING PRES. RATE	1.185	1.136	.225	2.546		
PROPOSED	1.265	1.197	.244	2.706		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.842
IND. RATES				2.84	MINIMUM PREMIUM	
MAN. RATES	2.63	2.56	2.62	+ 2.84	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	40,378	1,716,243	4.250			40,378			2	5	15	22
2004	39,530	1,308,354	3.309			39,530			4	2	29	35
2005	38,151	902,701	2.366			38,151			1	4	20	25
2006	39,818	616,165	1.547			39,818				6	18	24
2007	39,992	1,431,155	3.578			39,992				3	52	55
TOTAL	197,869	5,974,618	3.019			197,869			7	20	134	161
O.D.		4,909	.002								2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			687,549	66,621	106,012			622,895	10,768	157,544	64,854
2004			558,851	40,246	151,307			194,848	68,915	234,660	59,527
2005			116,525	201,944	197,797			12,714	107,475	182,451	83,795
2006				213,947	100,580				89,335	128,298	84,005
2007				138,069	620,255				83,143	524,656	65,032
TOTAL			1,362,925	660,827	1,175,951			830,457	359,636	1,227,609	357,213
O.D.					3,221					1,149	539

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			789,857	94,268	149,052			1,039,509	17,003	221,821	77,241
2004	6	8,905	880,173	59,914	209,107		4,571	500,948	106,986	314,774	67,682
2005	29	5,499	324,029	227,946	261,360		1,419	106,849	125,265	234,715	93,934
2006	50	7,441	314,169	186,626	124,576	61	5,606	130,750	85,798	144,294	92,574
2007	333	35,207	1,195,371	300,372	594,954	451	14,352	474,642	155,906	433,862	69,324
TOTAL	418	57,052	3,503,599	869,126	1,339,049	512	25,948	2,252,698	490,958	1,349,466	400,755
O.D.			63	19	4,489			22	14	1,575	604

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,840,312	4,054,696	401,359	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	191,311	-81,305	2,972	
TOTAL LOSSES	6,031,623	3,973,391	404,331	
EXPECTED LOSSES	3,415,219	2,655,403	370,015	
CREDIBILITY	.07	.18	.26	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.048	2.008	.204	5.260
INDICATED (POST-TEST)	2.356	1.552	.158	4.066
PRES. ON RATE LEVEL	1.732	1.348	.188	3.268
DERIVED BY FORMULA	1.776	1.385	.180	3.341
UNDERLYING PRES. RATE	1.726	1.342	.187	3.255
PROPOSED	1.776	1.385	.180	3.341

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.509
IND. RATES				3.51	MINIMUM PREMIUM	
MAN. RATES	3.47	3.39	3.35	+ 3.51	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	55,276	1,088,734	1.969	1		1	6	31	39	
2004	73,477	3,437,200	4.677			3	8	68	79	
2005	77,781	3,237,281	4.162			5	7	74	86	
2006	105,941	7,493,878	7.073		2	1	14	123	140	
2007	124,345	3,014,056	2.423				18	70	88	
TOTAL	436,820	18,271,149	4.183	1	2	10	53	366	432	
O.D.		13,580	.003					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	141,223		194,690	74,280	113,252	2,447		46,427	178,848	224,415	113,152
2004			857,885	232,731	265,222			1,410,409	120,176	410,116	140,661
2005			896,632	185,302	355,053			615,708	169,318	777,498	237,770
2006		996,046	113,160	557,946	712,464		3,805,568	25,553	365,823	691,086	226,232
2007			569,481		456,789				725,662	991,624	270,500
TOTAL	141,223	996,046	2,062,367	1,619,740	1,902,780	2,447	3,805,568	2,098,097	1,559,827	3,094,739	988,315
O.D.					5,971						7,609

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	266,770		305,274	105,106	159,231	5,129		112,493	282,401	315,978	134,764
2004	34	6,530	665,196	306,939	366,924		12,273	1,329,912	190,982	551,059	159,932
2005	27	23,089	1,358,854	235,736	468,177		18,123	1,156,218	244,462	987,928	266,540
2006	149	290,657	1,282,404	554,022	823,834	381	1,568,567	765,906	386,316	768,954	249,308
2007	1,151	55,006	1,864,971	530,285	482,606	2,124	54,575	1,776,799	631,715	881,945	288,353
TOTAL	268,131	375,282	5,476,699	1,732,088	2,300,772	7,634	1,653,538	5,141,328	1,735,876	3,505,864	1,098,897
O.D.		7	380	116	8,154						8,483

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,922,999	9,282,870	1,107,380	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	711,360	-180,175	8,786	
TOTAL LOSSES	13,634,359	9,102,695	1,116,166	
EXPECTED LOSSES	12,615,362	7,919,547	899,850	
CREDIBILITY	.13	.31	.44	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.121	2.084	.256	5.461
INDICATED (POST-TEST)	2.413	1.611	.198	4.222
PRES. ON RATE LEVEL	2.900	1.820	.207	4.927
DERIVED BY FORMULA	2.837	1.755	.203	4.795
UNDERLYING PRES. RATE	2.888	1.813	.206	4.907
PROPOSED	2.837	1.755	.203	4.795

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	5.036
IND. RATES				5.04	MINIMUM PREMIUM	
MAN. RATES	5.43	5.12	5.05	+ 5.04	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	206,283	6,409,387	3.107			9	10	94	113
2004	176,902	5,050,891	2.855			10	13	116	139
2005	232,082	4,378,222	1.886			8	14	105	127
2006	233,842	4,366,638	1.867			4	10	113	127
2007	241,841	3,377,830	1.396			1	12	97	110
TOTAL	1,090,950	23,582,968	2.162			32	59	525	616
O.D.		74,078	.006				1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,909,478	342,652	759,402			1,895,573	357,593	796,424	348,265
2004			1,746,739	422,702	909,276			308,496	329,170	941,481	393,027
2005			1,416,054	262,915	869,649			444,227	302,803	661,935	420,639
2006			896,504	425,449	934,033			188,636	371,273	1,119,017	431,726
2007			113,758	410,202	788,915			14,896	382,347	1,149,610	518,102
TOTAL			6,082,533	1,863,920	4,261,275			2,851,828	1,743,186	4,668,467	2,111,759
O.D.				25,626	4,536				33,980	1,500	8,436

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,491,534	484,853	1,067,721			2,343,604	564,639	1,121,366	414,784
2004	62	28,508	2,832,163	575,883	1,253,818		7,369	860,018	492,166	1,261,695	446,872
2005	45	41,529	2,446,124	362,481	1,133,808		19,687	1,268,106	382,395	851,520	471,536
2006	245	59,545	2,327,953	513,510	1,074,395	1,141	44,757	1,139,218	434,835	1,227,697	475,762
2007	897	64,953	2,164,635	546,458	782,850	1,463	42,469	1,378,283	462,294	973,059	552,297
TOTAL	1,249	194,535	12,262,409	2,483,185	5,312,592	2,604	114,282	6,989,229	2,336,329	5,435,337	2,361,251
O.D.	50	1,792	60,554	18,461	6,691	78	1,671	53,565	20,450	4,914	9,787

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	19,682,018	15,617,959	2,371,038			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,000,376	-312,995	13,600			
TOTAL LOSSES	20,682,394	15,304,964	2,384,638			
EXPECTED LOSSES	17,957,037	11,073,141	1,603,697			
CREDIBILITY	.23	.57	.80			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.896	1.403	.219	3.518		
INDICATED (POST-TEST)	1.466	1.085	.169	2.720		
PRES. ON RATE LEVEL	1.653	1.019	.148	2.820		
DERIVED BY FORMULA	1.610	1.057	.165	2.832		
UNDERLYING PRES. RATE	1.646	1.015	.147	2.808		
PROPOSED	1.603	1.053	.164	2.820		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.961
IND. RATES				2.96	MINIMUM PREMIUM	
MAN. RATES	2.88	2.90	2.89	+ 2.96	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	174,345	6,007,097	3.445			13	21	100	134
2004	194,102	7,505,744	3.866	1	1	9	21	90	122
2005	193,229	3,162,139	1.636			5	15	71	91
2006	195,223	5,583,144	2.859			8	22	95	125
2007	255,316	17,422,974	6.824	3	1	3	18	70	95
TOTAL	1,012,215	39,681,098	3.920	4	2	38	97	426	567
O.D.		66,860	.006					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,964,592	486,225	881,498			363,784	960,119	914,447	436,432
2004	838,210	575,522	2,157,421	570,720	559,269		786,543	528,023	566,415	496,580	427,041
2005			897,972	509,699	475,031			159,869	250,370	543,898	325,300
2006			1,785,377	831,342	641,251			392,967	829,952	775,687	326,568
2007	2,162,518	598,246	514,109	586,805	497,018	879,979	7,948,119	2,390,667	716,567	766,404	362,542
TOTAL	3,000,728	1,173,768	7,319,471	2,984,791	3,054,067	879,979	8,734,662	3,835,310	3,323,423	3,497,016	1,877,883
O.D.					16,318					29,578	20,964

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			3,080,479	688,011	1,239,391			881,449	1,516,029	1,287,538	519,791
2004	998,962	406,662	3,482,731	763,252	779,376		603,682	1,453,869	821,015	675,960	485,546
2005	73	29,243	1,720,856	588,748	635,085		8,405	565,390	305,008	697,141	364,661
2006	484	98,837	3,943,563	852,151	796,094	2,422	80,458	1,981,049	793,826	906,376	359,878
2007	2,229,830	122,592	2,376,718	581,550	532,519	782,320	833,578	3,345,027	715,941	733,425	386,470
TOTAL	3,229,349	657,334	14,604,347	3,473,712	3,982,465	784,742	1,526,123	8,226,784	4,151,819	4,300,440	2,116,346
O.D.		414	14,373	3,336	17,005	2	332	10,014	3,401	30,501	22,486

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	29,053,814	15,962,679	2,138,832		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	1,557,053	-359,423	14,662		
TOTAL LOSSES	30,610,867	15,603,256	2,153,494		
EXPECTED LOSSES	27,663,837	13,381,482	1,639,788		
CREDIBILITY	.22	.54	.77		
PURE PREMIUMS					
INDICATED (PRE-TEST)	3.024	1.541	.213	4.778	
INDICATED (POST-TEST)	2.338	1.191	.165	3.694	
PRES. ON RATE LEVEL	2.744	1.327	.163	4.234	
DERIVED BY FORMULA	2.655	1.254	.165	4.074	
UNDERLYING PRES. RATE	2.733	1.322	.162	4.217	
PROPOSED	2.655	1.254	.165	4.074	
IND. RATES					
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE
IND. RATES				4.28	MINIMUM PREMIUM
MAN. RATES	4.57	4.48	4.34	+ 4.28	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	119,322	5,178,292	4.339			5	12	141	158
2004	124,256	4,810,471	3.871			8	12	94	114
2005	129,837	5,956,445	4.587			10	14	94	118
2006	123,542	3,477,700	2.814			6	23	76	105
2007	128,881	4,141,896	3.213			2	14	85	101
TOTAL	625,838	23,564,804	3.765			31	75	490	596
O.D.		53,274	.008					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,187,035	551,792	857,528			483,174	334,675	1,229,296	534,792
2004			1,365,307	382,453	709,916			779,699	665,944	623,017	284,135
2005			2,061,828	374,633	726,310			1,136,885	585,469	782,568	288,752
2006			923,057	600,887	457,320			206,563	458,459	563,943	267,471
2007			715,230	406,786	511,817			1,071,774	243,811	846,978	345,500
TOTAL			6,252,457	2,316,551	3,262,891			3,678,095	2,288,358	4,045,802	1,720,650
O.D.					44,314					221	8,739

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,861,270	780,786	1,205,678			1,170,731	528,452	1,730,848	636,937
2004	54	22,000	2,193,913	516,573	979,640		17,555	2,006,148	969,053	847,541	323,061
2005	53	58,611	3,448,497	488,476	962,194		47,894	3,042,916	727,853	1,027,886	323,691
2006	288	57,744	2,315,137	595,660	561,149	1,303	44,912	1,109,891	451,212	644,670	294,753
2007	892	63,169	2,030,853	468,099	529,636	2,106	68,419	1,776,981	375,557	729,229	368,303
TOTAL	1,287	201,524	11,849,670	2,849,594	4,238,297	3,409	178,780	9,106,667	3,052,127	4,980,174	1,946,745
O.D.	4	935	34,070	8,124	49,757			24	12	276	9,573

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	21,376,370	15,178,361	1,956,318	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	952,954	-329,732	10,307	
TOTAL LOSSES	22,329,324	14,848,629	1,966,625	
EXPECTED LOSSES	17,110,411	10,870,807	1,270,451	
CREDIBILITY	.16	.39	.56	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.568	2.373	.314	6.255
INDICATED (POST-TEST)	2.758	1.834	.243	4.835
PRES. ON RATE LEVEL	2.745	1.744	.204	4.693
DERIVED BY FORMULA	2.747	1.779	.226	4.752
UNDERLYING PRES. RATE	2.734	1.737	.203	4.674
PROPOSED	2.747	1.779	.226	4.752

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	4.991
IND. RATES				4.99	MINIMUM PREMIUM	
MAN. RATES	4.75	4.76	4.81	+ 4.99	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	148,536	4,192,031	2.822			10	10	121	141
2004	154,193	3,617,984	2.346			5	23	109	137
2005	180,024	4,807,663	2.670			6	11	110	127
2006	157,123	3,776,157	2.403		1	3	16	114	134
2007	186,461	2,872,554	1.540			1	17	106	124
TOTAL	826,337	19,266,389	2.332		1	25	77	560	663
O.D.		392,720	.047			1	1	1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,486,409	176,363	484,091			804,496	152,879	714,358	373,435
2004			749,897	618,214	477,591			345,531	500,640	553,015	373,096
2005			949,183	310,042	983,041			1,006,082	103,634	1,056,837	398,844
2006	620,182		447,975	374,312	544,028	3,076		158,025	325,180	777,191	526,188
2007			135,000	417,806	495,765			5,125	421,753	864,867	532,238
TOTAL	620,182		3,768,464	1,896,737	2,984,516	3,076		2,319,259	1,504,086	3,966,268	2,203,801
O.D.			200,843	90,371	14,158			64,084	10	14,500	8,754

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,217,214	249,553	680,630			1,667,072	241,398	1,005,817	444,761
2004	86	12,550	1,299,955	808,029	663,783		8,128	971,955	725,278	748,696	424,210
2005	44	26,498	1,566,473	403,744	1,273,787		22,070	1,395,950	194,466	1,334,824	447,104
2006	905,494	35,376	1,401,458	397,787	632,396	10,324	36,546	922,681	359,499	859,093	579,859
2007	871	53,865	1,781,086	454,366	509,297	1,403	37,839	1,232,770	426,449	746,399	567,366
TOTAL	906,495	128,289	8,266,186	2,313,479	3,759,893	11,727	104,583	6,190,428	1,947,090	4,694,829	2,463,300
O.D.	22	6,200	440,156	80,066	19,780	6	1,770	166,757	4,471	12,063	9,736

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	16,222,619	12,831,671	2,473,036	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	983,554	-314,450	13,570	
TOTAL LOSSES	17,206,173	12,517,221	2,486,606	
EXPECTED LOSSES	17,683,611	10,907,649	1,603,094	
CREDIBILITY	.19	.47	.67	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.082	1.515	.301	3.898
INDICATED (POST-TEST)	1.609	1.171	.233	3.013
PRES. ON RATE LEVEL	2.149	1.325	.195	3.669
DERIVED BY FORMULA	2.046	1.253	.220	3.519
UNDERLYING PRES. RATE	2.140	1.320	.194	3.654
PROPOSED	2.046	1.253	.220	3.519

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.696
IND. RATES				3.70	MINIMUM PREMIUM	
MAN. RATES	4.03	3.83	3.76	+ 3.70	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	101,084	4,495,408	4.447			6	8	102	116
2004	103,322	5,876,887	5.687	1	1	8	9	98	117
2005	110,046	3,850,788	3.499			5	17	79	101
2006	115,691	4,919,631	4.252			9	17	94	120
2007	118,535	2,791,566	2.355	1			6	79	86
TOTAL	548,678	21,934,280	3.998	2	1	28	57	452	540
O.D.		3,683							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,216,206	220,249	782,929			895,135	79,484	885,805	415,600
2004	411,633	580,447	1,314,964	309,749	403,333	259	751,240	531,543	227,224	881,118	465,377
2005			1,018,563	743,856	309,786			230,290	495,550	640,943	411,800
2006			1,603,413	670,264	409,249			1,029,472	325,070	516,033	366,130
2007	660,300		171,578	580,003	150,000				90,694	789,197	349,794
TOTAL	1,071,933	580,447	5,153,146	2,115,696	2,485,300	150,259	751,240	2,686,440	1,218,022	3,713,096	2,008,701
O.D.											3,683

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,783,252	311,652	1,100,792			1,976,896	125,506	1,247,216	494,980
2004	626,508	405,745	2,124,835	417,953	559,762	446	591,389	1,406,020	352,824	1,180,242	529,134
2005	112	33,959	1,995,263	830,285	434,922		12,767	869,710	576,133	833,853	461,628
2006	413	83,293	3,329,073	680,786	526,072	4,834	101,159	2,691,224	414,115	599,960	403,475
2007	762,352	35,496	1,207,165	308,927	560,386	237,507	19,918	660,816	214,153	648,895	372,880
TOTAL	1,389,385	558,493	10,439,588	2,549,603	3,181,934	242,787	725,233	7,604,666	1,682,731	4,510,166	2,262,097
O.D.											4,204

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	20,960,152	11,924,434	2,266,301			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	902,316	-290,297	15,489			
TOTAL LOSSES	21,862,468	11,634,137	2,281,790			
EXPECTED LOSSES	16,158,568	9,974,965	1,854,531			
CREDIBILITY	.15	.36	.51			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.985	2.120	.416	6.521		
INDICATED (POST-TEST)	3.080	1.639	.322	5.041		
PRES. ON RATE LEVEL	2.957	1.826	.339	5.122		
DERIVED BY FORMULA	2.975	1.759	.330	5.064		
UNDERLYING PRES. RATE	2.945	1.818	.338	5.101		
PROPOSED	2.975	1.759	.330	5.064		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	5.318
IND. RATES				5.32	MINIMUM PREMIUM	
MAN. RATES	5.34	5.21	5.25	+ 5.32	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	103,200	3,902,916	3.781			8	12	82	102
2004	105,181	4,579,928	4.354			11	7	87	105
2005	119,841	4,613,404	3.849			6	10	76	92
2006	120,121	5,021,392	4.180			10	9	84	103
2007	123,448	3,276,738	2.654			1	2	79	89
TOTAL	571,791	21,394,378	3.742			1	37	408	491
O.D.		3,951						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,342,973	545,993	579,656			433,281	208,046	531,151	261,816
2004			1,839,256	310,864	424,086			538,991	126,029	962,203	378,499
2005			1,403,803	416,685	716,482			682,647	285,612	754,930	353,245
2006			1,762,847	576,418	628,223			895,685	295,163	529,782	333,274
2007	634,649		277,768	243,922	809,639			50,352	106,701	778,613	375,094
TOTAL	634,649		6,626,647	2,093,882	3,158,086			2,600,956	1,021,551	3,556,679	1,701,928
O.D.					1,200						2,751

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,105,782	772,581	814,993			1,049,841	328,505	747,858	311,823
2004	45	29,285	2,924,176	424,110	589,887		12,706	1,384,026	212,310	1,285,946	430,353
2005	61	42,114	2,479,862	516,348	944,491		28,757	1,824,301	381,565	969,884	395,988
2006	416	90,853	3,595,624	642,409	764,853	4,449	93,333	2,484,780	383,280	610,173	367,268
2007	912,148	63,566	2,061,743	457,128	791,999	763	25,058	775,036	228,240	643,990	399,850
TOTAL	912,670	225,818	13,167,187	2,812,576	3,906,223	5,212	159,854	7,517,984	1,533,900	4,257,851	1,905,282
O.D.		2	77	23	1,639						3,113

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	21,988,804	12,512,212	1,908,395	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,028,778	-301,775	11,758	
TOTAL LOSSES	23,017,582	12,210,437	1,920,153	
EXPECTED LOSSES	18,486,004	10,389,443	1,406,606	
CREDIBILITY	.15	.37	.52	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.026	2.135	.336	6.497
INDICATED (POST-TEST)	3.112	1.650	.260	5.022
PRES. ON RATE LEVEL	3.246	1.825	.247	5.318
DERIVED BY FORMULA	3.226	1.760	.254	5.240
UNDERLYING PRES. RATE	3.233	1.817	.246	5.296
PROPOSED	3.226	1.760	.254	5.240

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	5.503
IND. RATES				5.50	MINIMUM PREMIUM	
MAN. RATES	5.66	5.45	5.45	+ 5.50	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	199,284	4,927,745	2.472			10	4	94	108
2004	197,979	5,724,078	2.891			10	17	117	145
2005	270,771	7,968,392	2.942	1		13	19	132	165
2006	297,166	5,398,789	1.816	1		11	10	125	146
2007	312,232	4,978,543	1.594			3	16	135	154
TOTAL	1,277,432	28,997,547	2.270	2		47	66	603	718
O.D.		181,121	.014			1		3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,797,282	136,130	640,932			971,122	65,942	944,314	372,023
2004	509,120		1,892,023	409,222	519,796			893,709	325,673	603,306	571,229
2005	301,029		2,242,301	523,358	672,504	360,327		1,787,390	346,540	1,135,581	599,362
2006			1,608,591	385,143	852,197			739,499	226,269	1,016,372	570,718
2007			484,708	635,520	821,262			807,998	241,727	1,243,699	743,629
TOTAL	810,149		8,024,905	2,089,373	3,506,691	360,327		5,199,718	1,206,151	4,943,272	2,856,961
O.D.			122,324		10,691			2,972		13,725	31,409

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,716,149	192,624	901,159			2,179,500	104,122	1,329,590	443,079
2004	774,890	30,268	3,029,458	552,421	722,208		20,820	2,282,100	493,238	814,523	649,487
2005	423,182	59,316	3,491,395	642,493	899,302	575,775	51,346	3,229,889	497,128	1,456,934	671,885
2006	348	83,462	3,264,850	507,916	996,104	3,661	81,963	2,201,250	361,063	1,118,705	628,931
2007	1,376	96,098	3,112,290	732,819	845,470	2,669	89,717	2,320,559	474,901	1,055,925	792,709
TOTAL	1,199,796	269,144	15,614,142	2,628,273	4,364,243	582,105	243,846	12,213,298	1,930,452	5,775,677	3,186,091
O.D.		2,054	194,374	2,468	12,436		185	10,924	1,366	14,998	34,368

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	30,329,868	14,729,913	3,220,459	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,412,601	-324,803	20,576	
TOTAL LOSSES	31,742,469	14,405,110	3,241,035	
EXPECTED LOSSES	25,382,574	12,544,382	2,286,602	
CREDIBILITY	.26	.63	.89	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.485	1.128	.254	3.867
INDICATED (POST-TEST)	1.921	.872	.196	2.989
PRES. ON RATE LEVEL	1.995	.986	.180	3.161
DERIVED BY FORMULA	1.976	.914	.194	3.084
UNDERLYING PRES. RATE	1.987	.982	.179	3.148
PROPOSED	1.976	.914	.194	3.084

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.239
IND. RATES				3.24	MINIMUM PREMIUM	
MAN. RATES	3.45	3.29	3.24	+ 3.24	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	78,836	2,779,836	3.526			6	40	53	99	
2004	81,451	3,144,933	3.861			4	58	45	107	
2005	246,986	4,959,778	2.008			7	77	38	122	
2006	262,261	4,632,114	1.766	1		7	78	50	136	
2007	217,543	2,277,339	1.046			2	49	48	99	
TOTAL	887,077	17,794,000	2.006	1		26	302	234	563	
O.D.		44,695	.005					2	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			847,856	480,929	286,310			189,813	495,910	219,549	259,469
2004			609,994	934,287	250,369			146,242	670,978	211,860	321,203
2005			1,229,872	1,167,308	175,983			848,904	991,969	226,678	319,064
2006	370,766		1,047,402	1,004,769	201,892	46,610		269,823	1,060,090	299,195	331,567
2007			303,073	551,534	363,972			52,500	340,705	394,626	270,929
TOTAL	370,766		4,038,197	4,138,827	1,278,526	46,610		1,507,282	3,559,652	1,351,908	1,502,232
O.D.					14,536					7,858	22,301

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,329,438	680,512	402,553			459,917	783,044	309,126	309,028
2004	128	10,226	1,126,248	1,206,868	357,593		3,437	505,739	952,300	297,454	365,208
2005	171	39,532	2,322,336	1,273,168	281,959		26,969	1,801,128	1,101,581	348,769	357,671
2006	587,369	69,321	2,842,207	897,031	308,339	155,591	76,773	1,805,687	920,592	416,085	365,387
2007	1,128	64,767	2,092,565	512,172	404,045	1,093	28,982	887,952	289,200	358,639	288,810
TOTAL	588,796	183,846	9,712,794	4,569,751	1,754,489	156,684	136,161	5,460,423	4,046,717	1,730,073	1,686,104
O.D.	1	496	16,767	3,880	14,439	2	112	3,713	1,194	7,376	25,111

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	16,259,795	12,127,919	1,711,215	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,665,711	-284,230	14,923	
TOTAL LOSSES	17,925,506	11,843,689	1,726,138	
EXPECTED LOSSES	30,923,504	12,312,630	1,587,867	
CREDIBILITY	.20	.49	.70	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.021	1.335	.195	3.551
INDICATED (POST-TEST)	1.562	1.032	.151	2.745
PRES. ON RATE LEVEL	3.500	1.394	.180	5.074
DERIVED BY FORMULA	3.112	1.217	.160	4.489
UNDERLYING PRES. RATE	3.486	1.388	.179	5.053
PROPOSED	3.112	1.217	.160	4.489

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	4.714
IND. RATES				4.71	MINIMUM PREMIUM	
MAN. RATES	6.49	5.79	5.20	+ 4.71	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	31,094	1,254,852	4.035			3	7	39	49
2004	40,626	2,732,533	6.726			5	12	42	59
2005	46,452	3,136,517	6.752			9	12	26	47
2006	24,813	524,312	2.113				4	17	21
2007	40,603	491,155	1.209				5	18	23
TOTAL	183,588	8,139,369	4.433			17	40	142	199
O.D.		259,014	.141			1	1	1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			338,080	221,397	105,836			65,265	97,899	202,725	223,650
2004			988,595	347,032	126,935			467,309	283,922	324,910	193,830
2005			1,473,212	417,393	79,458			449,156	316,383	166,845	234,070
2006				142,375	55,615				163,522	90,986	71,814
2007				80,655	64,476				104,071	113,538	128,415
TOTAL			2,799,887	1,208,852	432,320			981,730	965,797	899,004	851,779
O.D.			93,260	87,651	5,000			67,771	2,836		2,496

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			530,109	313,278	148,807			158,137	154,583	285,438	266,367
2004	48	15,309	1,557,128	456,092	181,645		10,323	1,157,234	417,412	440,857	220,385
2005	61	41,786	2,456,267	482,594	133,134		19,273	1,231,145	371,055	233,060	262,392
2006	34	4,760	202,816	122,738	70,428	113	8,852	197,581	142,426	110,950	79,139
2007	167	7,771	263,815	75,031	68,148	282	7,259	235,916	84,765	103,274	136,890
TOTAL	310	69,626	5,010,135	1,449,733	602,162	395	45,707	2,980,013	1,170,241	1,173,579	965,173
O.D.	21	3,927	252,782	72,685	11,469	4	1,706	169,198	3,910	586	2,765

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,533,824	4,484,365	967,938	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	334,550	-115,500	5,537	
TOTAL LOSSES	8,868,374	4,368,865	973,475	
EXPECTED LOSSES	6,087,777	3,743,359	675,604	
CREDIBILITY	.07	.17	.25	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.831	2.380	.530	7.741
INDICATED (POST-TEST)	3.734	1.840	.410	5.984
PRES. ON RATE LEVEL	3.330	2.047	.369	5.746
DERIVED BY FORMULA	3.358	2.012	.379	5.749
UNDERLYING PRES. RATE	3.316	2.039	.368	5.723
PROPOSED	3.358	2.012	.379	5.749

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	6.038
IND. RATES				6.04	MINIMUM PREMIUM	
MAN. RATES	6.00	5.84	5.89	+ 6.04	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	65,548	4,787,969	7.304	1	1	6	10	110	128
2004	56,665	3,097,176	5.465			5	16	99	120
2005	52,697	2,593,866	4.922			3	6	78	87
2006	48,484	2,511,385	5.179			3	7	67	77
2007	48,674	1,862,203	3.825				8	79	87
TOTAL	272,068	14,852,599	5.459	1	1	17	47	433	499
O.D.		36,908	.013					3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	139,958	279,575	1,034,333	329,939	503,558	18	20,250	1,334,373	176,370	706,407	263,188
2004			727,762	492,471	422,935			227,460	513,806	490,238	222,504
2005			566,886	247,549	373,414			54,679	291,869	922,900	136,569
2006			563,296	229,439	314,066			347,218	276,511	562,256	218,599
2007			334,154	380,314					294,847	637,370	215,518
TOTAL	139,958	279,575	2,892,277	1,633,552	1,994,287	18	20,250	1,963,730	1,553,403	3,319,171	1,056,378
O.D.					9,264					7,937	19,707

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	264,381	772,745	1,387,703	466,864	707,999	38	51,941	1,507,918	278,487	994,625	313,457
2004	70	12,072	1,239,677	645,780	587,225		5,378	682,724	739,558	664,865	252,987
2005	36	18,027	1,061,134	297,250	491,726		5,190	385,092	363,812	1,172,336	153,094
2006	143	32,066	1,266,210	256,636	372,131	1,840	47,649	1,236,464	316,850	630,453	240,896
2007	675	37,087	1,258,083	349,001	388,523	976	26,778	876,561	304,315	548,185	229,742
TOTAL	265,305	871,997	6,212,807	2,015,531	2,547,604	2,854	136,936	4,688,759	2,003,022	4,010,464	1,190,176
O.D.		282	9,823	2,276	9,633		53	1,482	519	9,420	22,143

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,190,298	10,598,469	1,212,319			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	657,882	-249,218	6,985			
TOTAL LOSSES	12,848,180	10,349,251	1,219,304			
EXPECTED LOSSES	11,726,131	7,511,797	933,194			
CREDIBILITY	.09	.22	.32			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.722	3.804	.448	8.974		
INDICATED (POST-TEST)	3.650	2.940	.346	6.936		
PRES. ON RATE LEVEL	4.328	2.772	.344	7.444		
DERIVED BY FORMULA	4.267	2.809	.345	7.421		
UNDERLYING PRES. RATE	4.310	2.761	.343	7.414		
PROPOSED	4.267	2.809	.345	7.421		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	7.794
IND. RATES				7.79	MINIMUM PREMIUM	
MAN. RATES	7.99	7.78	7.63	+ 7.79	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	30,563	675,753	2.211			1	3	18	22
2004	32,840	1,168,836	3.559			2	5	28	35
2005	35,198	1,438,962	4.088			3	3	22	28
2006	30,796	395,203	1.283				7	8	15
2007	30,754	1,519,038	4.939			2	1	16	19
TOTAL	160,151	5,197,792	3.246			8	19	92	119
O.D.		3,012	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			167,778	14,214	102,386			4,445	118,664	138,050	130,216
2004			403,306	61,427	190,096			56,675	79,479	262,698	115,155
2005			455,558	99,939	170,629			240,862	75,425	275,703	120,846
2006				159,373	33,647				102,492	53,340	46,351
2007			287,106	22,076	176,700			693,859	39,655	186,182	113,460
TOTAL			1,313,748	357,029	673,458			995,841	415,715	915,973	526,028
O.D.											3,012

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			263,076	20,114	143,954			10,770	187,370	194,375	155,087
2004	6	6,543	646,161	86,278	261,866		1,373	165,283	119,232	351,626	130,931
2005	14	13,139	773,253	126,679	226,222		9,992	631,343	108,010	352,399	135,468
2006	38	4,885	211,228	133,691	47,333	75	5,511	122,769	88,894	65,618	51,079
2007	94	20,978	627,816	94,397	176,065	1,677	57,651	1,278,881	137,978	177,004	120,948
TOTAL	152	45,545	2,521,534	461,159	855,440	1,752	74,527	2,209,046	641,484	1,141,022	593,513
O.D.											3,417

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,852,556	3,099,105	596,930			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	140,068	-86,468	3,822			
TOTAL LOSSES	4,992,624	3,012,637	600,752			
EXPECTED LOSSES	2,530,385	2,740,184	486,860			
CREDIBILITY	.06	.16	.22			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.117	1.881	.375	5.373		
INDICATED (POST-TEST)	2.409	1.454	.290	4.153		
PRES. ON RATE LEVEL	1.587	1.718	.305	3.610		
DERIVED BY FORMULA	1.636	1.676	.302	3.614		
UNDERLYING PRES. RATE	1.580	1.711	.304	3.595		
PROPOSED	1.636	1.676	.302	3.614		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.795
IND. RATES				3.80	MINIMUM PREMIUM	
MAN. RATES	3.96	3.79	3.70	+ 3.80	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	55,241	1,324,312	2.397			2	2	63	67	
2004	53,856	1,747,488	3.244			4	6	48	58	
2005	46,305	1,383,272	2.987			2	2	40	44	
2006	47,096	1,215,336	2.580				7	49	56	
2007	44,367	2,927,462	6.598			2	7	47	56	
TOTAL	246,865	8,597,870	3.483			10	24	247	281	
O.D.		46,835	.018				1		1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			267,879	53,222	406,809			124,495	21,558	291,490	158,859
2004			538,154	215,497	193,371			205,411	95,522	325,825	173,708
2005			285,598	118,964	234,816			211,340	54,771	352,671	125,112
2006				135,395	361,593				232,286	316,514	169,548
2007			382,261	245,500	285,187			1,078,326	276,054	513,661	146,473
TOTAL			1,473,892	768,578	1,481,776			1,619,572	680,191	1,800,161	773,700
O.D.				33,860					9,175		3,800

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			420,034	75,309	571,974			301,651	34,041	410,421	189,201
2004	31	8,711	882,394	284,885	269,037		4,838	535,794	146,776	436,732	197,506
2005	17	9,159	540,904	146,310	307,029		8,863	560,373	88,402	447,089	140,251
2006	35	9,431	363,425	156,604	407,010	163	14,442	335,016	221,336	356,984	186,842
2007	540	38,056	1,216,969	276,122	298,083	2,005	63,012	1,598,131	326,291	462,641	156,140
TOTAL	623	65,357	3,423,726	939,230	1,853,133	2,168	91,155	3,330,965	816,846	2,113,867	869,940
O.D.	7	926	40,927	27,481	2,181	7	446	9,602	7,472	790	4,238

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,965,909	5,761,000	874,178			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	320,986	-147,514	4,944			
TOTAL LOSSES	7,286,895	5,613,486	879,122			
EXPECTED LOSSES	5,724,800	4,488,005	654,192			
CREDIBILITY	.09	.21	.30			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.952	2.274	.356	5.582		
INDICATED (POST-TEST)	2.282	1.758	.275	4.315		
PRES. ON RATE LEVEL	2.329	1.825	.266	4.420		
DERIVED BY FORMULA	2.325	1.811	.269	4.405		
UNDERLYING PRES. RATE	2.319	1.818	.265	4.402		
PROPOSED	2.325	1.811	.269	4.405		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	4.626
IND. RATES				4.63	MINIMUM PREMIUM	
MAN. RATES	5.00	4.69	4.53	+ 4.63	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	26,656	1,066,559	4.001			3	4	19	26	
2004	30,654	885,231	2.887	1			4	19	24	
2005	43,873	2,685,187	6.120			2	9	53	64	
2006	36,583	1,637,881	4.477			1	9	48	58	
2007	52,058	693,469	1.332				3	20	23	
TOTAL	189,824	6,968,327	3.671	1		6	29	159	195	
O.D.		122,914	.064				3		3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			487,602	156,265	92,369			93,291	62,481	105,774	68,777
2004	403,077			102,531	64,757	120,881			53,518	72,617	67,850
2005			521,036	403,724	387,373			328,055	405,925	458,490	180,584
2006			146,796	314,519	275,156			55,920	256,607	394,284	194,599
2007				114,086	104,255				141,992	151,902	181,234
TOTAL	403,077		1,155,434	1,091,125	923,910	120,881		477,266	920,523	1,183,067	693,044
O.D.				112,280					7,593		3,041

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			764,561	221,116	129,870			226,044	98,657	148,932	81,913
2004	613,458	129	22,548	132,528	89,931	208,171	15	13,804	76,972	97,815	77,145
2005	57	17,298	1,018,048	461,329	514,810		14,289	946,122	473,909	601,145	202,435
2006	99	18,374	744,660	298,577	326,322	444	21,019	509,256	254,617	443,152	214,448
2007	231	11,563	392,207	110,533	108,644	395	9,844	319,868	115,035	138,459	193,195
TOTAL	613,845	47,364	2,942,024	1,224,083	1,169,577	209,010	45,167	2,015,094	1,019,190	1,429,503	769,136
O.D.	16	1,036	60,593	118,905	4,438		48	4,012	8,123	448	3,519

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,938,209	4,974,267	772,655			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	365,444	-99,205	4,145			
TOTAL LOSSES	6,303,653	4,875,062	776,800			
EXPECTED LOSSES	6,581,199	4,026,166	440,392			
CREDIBILITY	.07	.18	.25			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.321	2.568	.409	6.298		
INDICATED (POST-TEST)	2.567	1.985	.316	4.868		
PRES. ON RATE LEVEL	3.481	2.130	.233	5.844		
DERIVED BY FORMULA	3.417	2.104	.254	5.775		
UNDERLYING PRES. RATE	3.467	2.121	.232	5.820		
PROPOSED	3.417	2.104	.254	5.775		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	6.065
IND. RATES				6.07	MINIMUM PREMIUM	
MAN. RATES	6.29	6.03	5.99	+ 6.07	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	40,493	1,639,841	4.049			6		25	31
2004	40,157	1,213,107	3.020			4	3	33	40
2005	38,771	524,862	1.353				1	26	27
2006	47,534	602,016	1.266				2	28	30
2007	57,485	461,202	.802				1	26	27
TOTAL	224,440	4,441,028	1.979			10	7	138	155
O.D.		4,263	.001					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,044,512		172,141			201,863		108,000	113,325
2004			442,544	133,641	139,278			133,554	47,884	136,401	179,805
2005				75,132	177,953				12,830	159,107	99,840
2006				33,684	144,764				71,943	262,609	89,016
2007				32,341	96,132				36,861	195,386	100,482
TOTAL			1,487,056	274,798	730,268			335,417	169,518	861,503	582,468
O.D.					236					252	3,775

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,637,796		242,030			489,115		152,064	134,970
2004	20	7,111	716,533	178,109	193,647		3,123	342,592	73,676	183,245	204,438
2005	10	1,269	76,396	89,674	229,834		296	24,655	22,119	199,779	111,921
2006	7	3,231	120,687	46,036	161,623	49	6,122	151,524	85,280	285,782	98,096
2007	73	6,128	208,304	53,777	93,256	176	5,624	185,872	61,571	162,212	107,114
TOTAL	110	17,739	2,759,716	367,596	920,390	225	15,165	1,193,758	242,646	983,082	656,539
O.D.			15	4	322			10	6	336	4,298

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,986,738	2,514,382	660,837			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	236,992	-67,473	5,392			
TOTAL LOSSES	4,223,730	2,446,909	666,229			
EXPECTED LOSSES	4,181,318	2,594,527	594,765			
CREDIBILITY	.08	.20	.28			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.882	1.090	.297	3.269		
INDICATED (POST-TEST)	1.455	.843	.230	2.528		
PRES. ON RATE LEVEL	1.871	1.161	.265	3.297		
DERIVED BY FORMULA	1.838	1.097	.255	3.190		
UNDERLYING PRES. RATE	1.863	1.156	.265	3.284		
PROPOSED	1.838	1.097	.255	3.190		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.350
IND. RATES				3.35	MINIMUM PREMIUM	
MAN. RATES	3.61	3.45	3.38	+ 3.35	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	13,837	454,546	3.285			1	1	16	18
2004	13,592	504,283	3.710			1	1	18	20
2005	11,745	504,206	4.292				3	30	33
2006	10,444	274,825	2.631				1	8	9
2007	7,426	122,854	1.654					7	7
TOTAL	57,044	1,860,714	3.262			2	6	79	87
O.D.		84,204	.147				1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			260,694	68,490	37,032			11,085	6,490	43,746	27,009
2004			135,926	90,961	53,340			39,073	37,354	88,221	59,408
2005				106,630	111,591				54,616	191,348	40,021
2006				92,133	60,979				5,590	68,090	48,033
2007					48,405					55,392	19,057
TOTAL			396,620	358,214	311,347			50,158	104,050	446,797	193,528
O.D.				39,543	16,603				27,312	450	296

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			408,768	96,913	52,066			26,859	10,248	61,596	32,168
2004	13	2,226	229,722	118,809	74,627		928	106,872	55,517	118,418	67,547
2005	15	1,349	80,015	119,269	146,474		612	50,336	68,523	242,570	44,864
2006	21	3,482	145,048	82,644	73,102	4	947	25,607	11,477	72,972	52,932
2007	5	2,083	70,609	16,316	45,404	22	1,092	36,534	11,260	44,857	20,315
TOTAL	54	9,140	934,162	433,951	391,673	26	3,579	246,208	157,025	540,413	217,826
O.D.	5	628	30,514	44,022	19,852		172	14,556	29,264	2,083	353

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,239,044	1,618,283	218,179			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	76,373	-36,691	909			
TOTAL LOSSES	1,315,417	1,581,592	219,088			
EXPECTED LOSSES	1,377,614	990,283	137,476			
CREDIBILITY	.03	.08	.11			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.306	2.773	.384	5.463		
INDICATED (POST-TEST)	1.783	2.144	.297	4.224		
PRES. ON RATE LEVEL	2.425	1.743	.242	4.410		
DERIVED BY FORMULA	2.406	1.775	.248	4.429		
UNDERLYING PRES. RATE	2.415	1.736	.241	4.392		
PROPOSED	2.396	1.767	.247	4.410		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	4.631
IND. RATES				4.63	MINIMUM PREMIUM	
MAN. RATES	4.66	4.52	4.52	+ 4.63	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	293,252	4,682,385	1.596			9	7	75	91	
2004	261,419	2,555,439	.977			5	6	63	74	
2005	273,733	2,947,682	1.076			6	10	62	78	
2006	271,876	2,198,491	.808	1		2	8	66	77	
2007	281,715	2,117,798	.751				10	61	71	
TOTAL	1,381,995	14,501,795	1.049			1	22	41	327	
O.D.		11,988						1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,105,320	236,026	395,134			948,973	148,287	505,397	343,248
2004			855,877	82,285	283,221			666,579	85,726	270,658	311,093
2005			1,051,930	247,729	361,622			238,742	349,765	405,452	292,442
2006	116,473		379,950	134,572	403,063	80,178		66,956	128,432	640,571	248,296
2007			226,348	442,333					399,486	768,930	280,701
TOTAL	116,473		4,393,077	926,960	1,885,373	80,178		1,921,250	1,111,696	2,591,008	1,475,780
O.D.				1,133					154		10,701

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,946,434	333,977	555,556			1,536,259	234,145	711,603	408,808
2004	10	13,423	1,326,630	119,009	390,807		14,777	1,589,458	141,915	365,265	353,713
2005	37	30,374	1,788,150	308,647	481,749		11,820	785,912	408,203	530,804	327,827
2006	184,485	24,122	935,318	181,429	460,326	264,564	18,137	471,472	176,343	694,587	273,622
2007	477	33,018	1,121,631	298,690	436,442	1,277	34,445	1,125,258	393,090	666,127	299,227
TOTAL	185,009	100,937	8,118,163	1,241,752	2,324,880	265,841	79,179	5,508,359	1,353,696	2,968,386	1,663,197
O.D.		11	612	1,199	44			82	164	9	11,978

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,258,193	7,890,130	1,675,175	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	655,613	-192,158	10,676	
TOTAL LOSSES	14,913,806	7,697,972	1,685,851	
EXPECTED LOSSES	11,705,498	6,301,897	1,326,715	
CREDIBILITY	.27	.66	.94	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.079	.557	.122	1.758
INDICATED (POST-TEST)	.834	.431	.094	1.359
PRES. ON RATE LEVEL	.851	.458	.096	1.405
DERIVED BY FORMULA	.846	.440	.094	1.380
UNDERLYING PRES. RATE	.847	.456	.096	1.399
PROPOSED	.846	.440	.094	1.380

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	1.449
IND. RATES				1.45	MINIMUM PREMIUM	
MAN. RATES	1.34	1.40	1.44	+ 1.45	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	563,939	14,062,973	2.493	1		29	40	273	343	
2004	583,788	14,289,626	2.447			27	48	280	355	
2005	620,146	16,911,849	2.727	1	1	26	30	318	376	
2006	608,227	13,002,761	2.137			15	45	290	350	
2007	605,180	9,203,949	1.520	1		1	31	304	337	
TOTAL	2,981,280	67,471,158	2.263	3	1	98	194	1465	1761	
O.D.		460,624	.015			2	1		3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	298,176		4,782,527	1,118,026	1,739,431	17,015		1,906,524	996,766	1,936,669	1,267,839
2004			4,675,268	1,596,709	1,857,417			1,957,311	818,294	2,012,140	1,372,487
2005	2,871	670,861	4,285,429	1,229,685	1,882,055		1,889,355	1,678,299	866,673	2,599,910	1,806,711
2006			2,274,493	1,745,094	2,190,309			945,082	1,094,301	3,271,822	1,481,660
2007	11,161		141,709	964,831	2,090,675	12,600		26,337	1,352,608	3,107,819	1,496,209
TOTAL	312,208	670,861	16,159,426	6,654,345	9,759,887	29,615	1,889,355	6,513,553	5,128,642	12,928,360	7,424,906
O.D.			320,738	75,213				23,825	2,924		37,924

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	563,254		7,269,723	1,582,005	2,445,643	35,663		4,300,241	1,573,893	2,726,832	1,509,996
2004	227	74,445	7,493,246	2,124,972	2,575,367		44,825	4,942,236	1,243,016	2,705,328	1,560,518
2005	5,370	347,809	7,504,386	1,515,489	2,492,606		689,272	4,708,494	1,157,794	3,324,785	2,025,323
2006	772	166,443	6,611,772	1,819,831	2,571,134	5,245		4,228,521	1,317,666	3,599,464	1,632,789
2007	18,120	156,479	5,262,335	1,352,407	2,057,416	29,264		4,108,938	1,404,808	2,658,820	1,594,959
TOTAL	587,743	745,176	34,141,462	8,394,704	12,142,166	70,172	1,024,063	22,288,430	6,697,177	15,015,229	8,323,585
O.D.	12	8,897	522,827	87,501	6,313		921	56,989	4,389	476	42,082

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	59,446,692	42,347,955	8,365,667	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,461,446	-963,503	46,056	
TOTAL LOSSES	61,908,138	41,384,452	8,411,723	
EXPECTED LOSSES	44,242,196	31,750,632	5,694,245	
CREDIBILITY	.46	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.077	1.388	.282	3.747
INDICATED (POST-TEST)	1.606	1.073	.218	2.897
PRES. ON RATE LEVEL	1.490	1.069	.192	2.751
DERIVED BY FORMULA	1.543	1.073	.218	2.834
UNDERLYING PRES. RATE	1.484	1.065	.191	2.740
PROPOSED	1.543	1.073	.218	2.834

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	TOTAL
IND. RATES				2.98	MINIMUM PREMIUM	
MAN. RATES	2.76	2.71	2.82	+ 2.98	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	158,781	2,120,465	1.335			7	4	40	51
2004	177,157	2,809,983	1.586			9	9	64	82
2005	184,316	3,947,316	2.141			8	12	62	82
2006	194,686	1,764,651	.906			3	8	60	71
2007	198,925	1,403,087	.705			1	3	52	56
TOTAL	913,865	12,045,502	1.318			28	36	278	342
O.D.		263,914	.028				2	2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			961,242	90,466	208,695			385,452	56,611	202,863	215,136
2004			1,072,236	389,122	253,203			241,500	105,587	507,078	241,257
2005			1,557,551	172,464	653,676			567,106	202,467	554,788	239,264
2006			416,091	202,089	271,114			100,665	114,309	336,376	324,007
2007			132,580	174,016	318,536			7,359	66,634	486,214	217,748
TOTAL			4,139,700	1,028,157	1,705,224			1,302,082	545,608	2,087,319	1,237,412
O.D.				120,206	51,351				59,262	32,500	595

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,507,227	128,010	293,426			933,951	89,389	285,635	256,227
2004	54	17,171	1,742,481	513,511	355,080		5,716	633,142	165,992	678,339	274,309
2005	28	42,769	2,518,629	257,117	856,040		22,863	1,445,736	274,925	712,917	268,215
2006	110	25,197	996,335	221,083	320,080	567	17,203	444,538	137,274	370,301	357,056
2007	383	30,979	1,006,229	233,328	319,801	393	13,451	437,836	139,302	401,236	232,119
TOTAL	575	116,116	7,770,901	1,353,049	2,144,427	960	59,233	3,895,203	806,882	2,448,428	1,387,926
O.D.		956	32,900	177,768	55,746	4	396	12,200	97,636	32,690	664

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,889,444	7,116,626	1,388,590			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	531,922	-183,084	8,445			
TOTAL LOSSES	12,421,366	6,933,542	1,397,035			
EXPECTED LOSSES	9,540,751	6,323,946	1,005,253			
CREDIBILITY	.21	.50	.72			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.359	.759	.153	2.271		
INDICATED (POST-TEST)	1.051	.587	.118	1.756		
PRES. ON RATE LEVEL	1.048	.695	.111	1.854		
DERIVED BY FORMULA	1.049	.641	.116	1.806		
UNDERLYING PRES. RATE	1.044	.692	.110	1.846		
PROPOSED	1.049	.641	.116	1.806		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	1.896
IND. RATES				1.90	MINIMUM PREMIUM	
MAN. RATES	1.83	1.85	1.90	+ 1.90	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	52,889	2,253,974	4.261			5	4	62	71
2004	51,603	2,011,165	3.897			2	10	53	65
2005	55,623	2,143,104	3.852			3	5	68	76
2006	54,128	2,813,027	5.196			4	7	56	67
2007	75,818	5,759,143	7.596		1	3	4	67	75
TOTAL	290,061	14,980,413	5.165		1	17	30	306	354
O.D.		20,410	.007				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			718,838	30,563	267,317			526,556	23,205	505,484	182,011
2004			319,783	399,750	192,312			86,216	455,462	380,557	177,085
2005			527,678	213,123	406,860			169,893	156,277	472,451	196,822
2006			706,389	416,285	368,521			215,841	360,108	568,756	177,127
2007		366,635	380,721	230,770	375,682		3,415,341	62,745	51,828	626,609	248,812
TOTAL		366,635	2,653,409	1,290,491	1,610,692		3,415,341	1,061,251	1,046,880	2,553,857	981,857
O.D.				20,000					118		292

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,127,138	43,247	375,848			1,275,845	36,641	711,721	216,775
2004	56	5,398	578,115	518,606	269,538		2,083	320,096	651,602	516,900	201,346
2005	30	16,812	990,346	261,735	532,596		8,101	530,988	201,112	602,348	220,637
2006	216	43,290	1,729,298	422,892	447,041	1,267	40,931	1,029,286	372,535	641,537	195,194
2007	569	118,314	1,556,046	312,109	387,494	21,727	711,258	781,692	192,120	518,921	265,234
TOTAL	871	183,814	5,980,943	1,558,589	2,012,517	22,994	762,373	3,937,907	1,454,010	2,991,427	1,099,186
O.D.	4	548	24,177	16,231	1,289		2	123	97	10	311

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,913,756	8,034,170	1,099,497			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	372,943	-152,517	7,924			
TOTAL LOSSES	11,286,699	7,881,653	1,107,421			
EXPECTED LOSSES	6,607,589	5,821,524	873,083			
CREDIBILITY	.10	.23	.33			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.891	2.717	.382	6.990		
INDICATED (POST-TEST)	3.008	2.100	.295	5.403		
PRES. ON RATE LEVEL	2.288	2.015	.302	4.605		
DERIVED BY FORMULA	2.360	2.035	.300	4.695		
UNDERLYING PRES. RATE	2.278	2.007	.301	4.586		
PROPOSED	2.360	2.035	.300	4.695		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	4.931
IND. RATES				4.93	MINIMUM PREMIUM	
MAN. RATES	4.67	4.60	4.72	+ 4.93	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	71,733	1,611,733	2,246			2	5	30	37
2004	67,815	897,695	1,323				5	25	30
2005	72,378	1,089,733	1,505			1	5	20	26
2006	73,690	1,127,016	1,529			3	1	20	24
2007	81,663	757,982	.928			1	3	17	21
TOTAL	367,279	5,484,159	1,493			7	19	112	138
O.D.		799							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			497,089	36,913	169,290			223,994	97,029	466,060	121,358
2004				183,066	180,249				115,124	276,983	142,273
2005			185,215	279,031	103,899			38,561	192,677	132,178	158,172
2006			521,500	95,089	96,298			145,414	19,871	130,485	118,359
2007			110,618	64,024	140,497			39,233	47,177	204,349	152,084
TOTAL			1,314,422	658,123	690,233			447,202	471,878	1,210,055	692,246
O.D.											799

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			727,160	52,232	238,022			503,722	153,210	656,212	144,537
2004	25	307	44,358	237,879	248,832		83	34,191	168,375	371,133	161,764
2005	42	7,653	449,978	305,937	145,409		2,862	206,373	215,127	177,170	177,311
2006	107	23,382	923,047	117,244	122,777	700	14,223	386,940	43,905	144,005	130,432
2007	153	15,450	485,970	98,815	141,590	320	9,879	282,914	74,755	172,103	162,122
TOTAL	327	46,792	2,630,513	812,107	896,630	1,020	27,047	1,414,140	655,372	1,520,623	776,166
O.D.											916

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,119,839	3,884,732	777,082			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	321,628	-105,899	5,562			
TOTAL LOSSES	4,441,467	3,778,833	782,644			
EXPECTED LOSSES	5,736,897	3,665,444	661,101			
CREDIBILITY	.11	.27	.39			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.209	1.029	.213	2.451		
INDICATED (POST-TEST)	.935	.795	.165	1.895		
PRES. ON RATE LEVEL	1.568	1.002	.181	2.751		
DERIVED BY FORMULA	1.498	.946	.175	2.619		
UNDERLYING PRES. RATE	1.562	.998	.180	2.740		
PROPOSED	1.498	.946	.175	2.619		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.750
IND. RATES				2.75	MINIMUM PREMIUM	
MAN. RATES	3.21	3.00	2.82	+ 2.75	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	268,280	9,213,056	3.434	2	1	20	13	190	226
2004	324,235	9,092,926	2.804			17	21	265	303
2005	365,988	10,823,677	2.957			24	37	226	287
2006	360,437	10,440,908	2.896			17	21	178	216
2007	325,101	4,943,330	1.520			3	22	130	155
TOTAL	1,644,041	44,513,897	2.708	2	1	81	114	989	1187
O.D.		121,573	.007				1	4	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	221,481	140,858	2,601,557	410,852	1,388,192	23,340	58,657	1,442,541	226,640	1,910,235	788,703
2004			2,857,808	292,695	1,459,394			1,420,928	245,249	1,933,054	883,798
2005			3,412,163	1,201,203	1,156,767			1,102,901	1,519,186	1,432,313	999,144
2006			2,894,418	823,925	1,608,437			1,814,488	519,441	1,766,470	1,013,729
2007			357,344	776,951	901,924			96,222	396,852	1,572,910	841,127
TOTAL	221,481	140,858	12,123,290	3,505,626	6,514,714	23,340	58,657	5,877,080	2,907,368	8,614,982	4,526,501
O.D.				44,409	12,300				21,336	40,755	2,773

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	418,378	389,332	4,079,241	581,356	1,951,801	48,921	150,455	3,495,276	357,865	2,689,619	939,345
2004	38	45,524	4,477,420	430,462	2,006,776		30,412	3,294,709	420,329	2,584,346	1,004,878
2005	170	102,126	6,007,975	1,414,382	1,557,436		50,680	3,301,913	1,297,057	1,869,749	1,120,040
2006	649	151,819	5,954,300	1,025,488	1,881,775	7,238	162,468	4,337,959	747,063	1,959,023	1,117,129
2007	1,677	104,586	3,423,497	846,977	931,925	1,922	58,891	1,835,745	567,831	1,320,506	896,641
TOTAL	420,912	793,387	23,942,433	4,298,665	8,329,713	58,081	452,906	16,265,602	3,390,145	10,423,243	5,078,033
O.D.	10	1,381	59,751	37,474	16,787	14	1,273	29,790	20,167	49,826	3,190

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	42,025,540	26,566,020	5,081,223			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,874,379	-642,428	29,925			
TOTAL LOSSES	43,899,919	25,923,592	5,111,148			
EXPECTED LOSSES	34,015,209	21,241,010	3,699,092			
CREDIBILITY	.31	.75	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.670	1.577	.311	4.558		
INDICATED (POST-TEST)	2.064	1.219	.240	3.523		
PRES. ON RATE LEVEL	2.078	1.297	.226	3.601		
DERIVED BY FORMULA	2.074	1.239	.240	3.553		
UNDERLYING PRES. RATE	2.069	1.292	.225	3.586		
PROPOSED	2.074	1.239	.240	3.553		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.731
IND. RATES				3.73	MINIMUM PREMIUM	
MAN. RATES	3.78	3.69	3.69	+ 3.73	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	537,777	14,533,303	2.702	1		27	33	324	385	
2004	638,027	16,869,978	2.644		1	36	42	339	418	
2005	589,232	18,183,031	3.085	2		28	53	293	376	
2006	634,365	12,131,522	1.912			19	44	289	352	
2007	687,127	11,089,013	1.613	1		9	31	283	324	
TOTAL	3,086,528	72,806,847	2.359	4	1	119	203	1528	1855	
O.D.		658,733	.021			2	3	7	12	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	18,017		4,456,946	1,219,310	2,346,213			1,689,247	814,440	2,455,587	1,533,543
2004		93,058	5,413,546	1,564,156	2,311,568		23,946	2,362,576	725,456	2,613,500	1,762,172
2005	502,350		4,568,621	1,946,643	2,321,942			1,977,993	2,073,456	2,985,167	1,806,859
2006			2,765,671	1,240,913	1,905,202			1,112,903	1,007,265	2,509,443	1,590,125
2007	562,616		1,318,190	869,896	2,045,255			494,497	924,185	3,193,396	1,680,978
TOTAL	1,082,983	93,058	18,522,974	6,840,918	10,930,180		23,946	7,637,216	5,544,802	13,757,093	8,373,677
O.D.			238,283	132,470	42,490			146,462	75,217	6,692	17,119

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	34,034		6,988,492	1,725,325	3,298,773			4,093,046	1,286,001	3,457,459	1,826,450
2004	223	294,190	8,725,645	2,100,156	3,197,754		114,682	5,769,041	1,134,280	3,505,234	2,003,590
2005	909,072	139,089	8,190,657	2,291,308	3,082,923		81,257	5,313,145	2,144,422	3,860,585	2,025,489
2006	734	166,242	6,555,858	1,399,825	2,234,566	5,972	165,647	4,295,011	1,185,981	2,784,190	1,752,318
2007	810,129	206,564	6,557,536	1,373,296	2,045,513	4,924	152,519	4,483,331	1,263,169	2,705,306	1,791,923
TOTAL	1,754,192	806,085	37,018,188	8,889,910	13,859,529	10,896	514,105	23,953,574	7,013,853	16,312,774	9,399,770
O.D.	50	9,701	441,214	195,351	46,310	467	10,334	361,446	114,607	12,068	18,573

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	64,880,252	46,444,402	9,418,343			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	3,458,985	-1,165,190	60,491			
TOTAL LOSSES	68,339,237	45,279,212	9,478,834			
EXPECTED LOSSES	61,761,425	40,248,325	7,160,746			
CREDIBILITY	.47	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.214	1.467	.307	3.988		
INDICATED (POST-TEST)	1.711	1.134	.237	3.082		
PRES. ON RATE LEVEL	2.009	1.310	.233	3.552		
DERIVED BY FORMULA	1.869	1.134	.237	3.240		
UNDERLYING PRES. RATE	2.001	1.304	.232	3.537		
PROPOSED	1.869	1.134	.237	3.240		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.402
IND. RATES				3.40	MINIMUM PREMIUM	
MAN. RATES	3.82	3.70	3.64	+ 3.40	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	229,282	8,014,319	3.495			21	14	177	212
2004	270,997	7,039,460	2.597			15	17	176	208
2005	229,740	8,123,175	3.535			17	22	141	180
2006	194,692	4,170,261	2.141			3	21	119	143
2007	191,757	2,792,566	1.456			3	11	90	104
TOTAL	1,116,468	30,139,781	2.700			59	85	703	847
O.D.		254,762	.022			1	2	2	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			3,180,162	483,481	1,134,845			1,318,384	240,776	1,129,433	527,238
2004			2,363,065	595,662	888,441			840,173	387,437	1,184,493	780,189
2005			2,808,222	929,130	745,463			1,875,136	336,041	895,341	533,842
2006			388,903	811,244	1,021,177			192,912	347,284	898,132	510,609
2007			399,355	510,435	376,353			131,340	470,628	491,070	413,385
TOTAL			9,139,707	3,329,952	4,166,279			4,357,945	1,782,166	4,598,469	2,765,263
O.D.			95,137	24,500	11,482			79,044	32,786	5,575	6,238

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			4,983,962	684,127	1,595,584			3,190,144	380,186	1,590,245	627,940
2004	81	38,133	3,814,065	802,892	1,229,963		19,734	2,185,258	592,326	1,589,040	887,075
2005	140	79,986	4,707,268	1,092,341	1,015,146		62,418	3,900,711	489,249	1,159,658	598,437
2006	264	52,690	2,107,623	810,954	1,184,933	1,155	41,678	1,059,660	393,271	990,572	562,691
2007	1,093	67,506	2,151,452	497,133	414,978	1,624	44,350	1,303,658	396,383	453,899	440,668
TOTAL	1,578	238,315	17,764,370	3,887,447	5,440,604	2,779	168,180	11,639,431	2,251,415	5,783,414	3,116,811
O.D.	6	2,153	177,557	21,846	16,688	21	3,393	227,746	29,162	10,588	7,088

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	30,225,529	17,441,164	3,123,899			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,381,907	-478,113	18,692			
TOTAL LOSSES	31,607,436	16,963,051	3,142,591			
EXPECTED LOSSES	24,874,907	14,034,002	2,534,382			
CREDIBILITY	.24	.58	.82			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.831	1.519	.281	4.631		
INDICATED (POST-TEST)	2.188	1.174	.217	3.579		
PRES. ON RATE LEVEL	2.237	1.262	.228	3.727		
DERIVED BY FORMULA	2.225	1.211	.219	3.655		
UNDERLYING PRES. RATE	2.228	1.257	.227	3.712		
PROPOSED	2.225	1.211	.219	3.655		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.838
IND. RATES				3.84	MINIMUM PREMIUM	
MAN. RATES	3.74	3.73	3.82	+ 3.84	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	128,864	6,611,286	5.130			13	10	138	161
2004	126,441	3,860,257	3.053			11	7	105	123
2005	129,853	3,519,319	2.710		1	9	6	87	103
2006	137,462	3,363,234	2.446			8	10	94	112
2007	122,368	1,643,994	1.343			1	7	62	70
TOTAL	644,988	18,998,090	2.945		1	42	40	486	569
O.D.		116,486	.018				1	4	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,391,258	373,034	759,299			1,784,087	177,033	748,742	377,833
2004			1,614,248	159,759	514,028			295,448	144,471	765,932	366,371
2005	107,766		1,507,313	153,775	421,157	2,607		411,630	99,344	500,678	315,049
2006			1,245,890	243,327	469,211			342,639	235,228	505,685	321,254
2007			112,798	219,060	443,291			17,915	126,587	491,851	232,492
TOTAL	107,766		6,871,507	1,148,955	2,606,986	2,607		2,851,719	782,663	3,012,888	1,612,999
O.D.				43,420	28,703				18,686	19,885	5,792

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			3,248,294	527,844	1,067,576			2,391,504	279,536	1,054,229	449,999
2004	22	25,814	2,555,122	230,256	709,755		7,022	783,176	227,964	1,023,931	416,564
2005	194,983	41,347	2,434,113	223,686	558,680	5,364	16,957	1,066,608	154,522	637,396	353,170
2006	252	60,092	2,356,825	324,153	557,748	1,792	44,695	1,166,483	277,028	566,552	354,022
2007	492	38,181	1,256,870	303,534	440,444	567	17,417	554,525	177,392	412,742	247,836
TOTAL	195,749	165,434	11,851,224	1,609,473	3,334,203	7,723	86,091	5,962,296	1,116,442	3,694,850	1,821,591
O.D.	10	1,226	54,945	35,934	41,551	14	934	21,408	16,086	27,022	6,454

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	18,347,054	9,875,561	1,828,045			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	689,050	-282,049	11,469			
TOTAL LOSSES	19,036,104	9,593,512	1,839,514			
EXPECTED LOSSES	12,370,870	9,049,182	1,457,674			
CREDIBILITY	.16	.40	.57			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.951	1.487	.285	4.723		
INDICATED (POST-TEST)	2.281	1.149	.220	3.650		
PRES. ON RATE LEVEL	1.926	1.409	.227	3.562		
DERIVED BY FORMULA	1.983	1.305	.223	3.511		
UNDERLYING PRES. RATE	1.918	1.403	.226	3.547		
PROPOSED	2.012	1.324	.226	3.562		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.741
IND. RATES				3.74	MINIMUM PREMIUM	
MAN. RATES	3.49	3.52	3.65	+ 3.74	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	20,196	504,646	2.498			2	1	5	8
2004	24,756	1,096,519	4.429			2	8	20	30
2005	21,193	77,647	.366				1	4	5
2006	24,336	17,552	.072					1	1
2007	21,727	42,922	.197					1	1
TOTAL	112,208	1,739,286	1.550			4	10	31	45

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			378,461	30,183	10,931			55,231		21,628	8,212
2004			297,394	64,272	114,057			120,055	76,109	189,492	235,140
2005				21,875	7,655				18,988	15,601	13,528
2006					3,426					3,375	10,751
2007					6,815					16,980	19,127
TOTAL			675,855	116,330	142,884			175,286	95,097	247,076	286,758

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			593,426	42,709	15,369			133,825		30,453	9,780
2004	8	4,797	478,228	87,396	157,699		2,827	317,308	114,300	254,448	267,354
2005	3	228	13,351	23,598	10,621		142	11,786	21,135	20,634	15,165
2006		54	1,892	444	3,774		29	981	343	3,593	11,848
2007		288	9,939	2,296	6,392	11	334	11,199	3,451	13,748	20,389
TOTAL	11	5,367	1,096,836	156,443	193,855	11	3,332	475,099	139,229	322,876	324,536

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,580,656	812,403	324,536			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	76,700	-29,911	1,777			
TOTAL LOSSES	1,657,356	782,492	326,313			
EXPECTED LOSSES	1,374,548	963,867	223,294			
CREDIBILITY	.05	.12	.18			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.477	.697	.291	2.465		
INDICATED (POST-TEST)	1.142	.539	.225	1.906		
PRES. ON RATE LEVEL	1.229	.863	.200	2.292		
DERIVED BY FORMULA	1.225	.824	.205	2.254		
UNDERLYING PRES. RATE	1.225	.859	.199	2.283		
PROPOSED	1.225	.824	.205	2.254		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.367
IND. RATES				2.37	MINIMUM PREMIUM	
MAN. RATES	2.32	2.32	2.35	+ 2.37	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	117,002	1,359,995	1.162			4	2	20	26
2004	111,383	1,594,901	1.431			3	3	26	32
2005	118,223	990,562	.837			2	6	20	28
2006	113,808	562,060	.493				1	16	17
2007	115,272	614,788	.533			1	1	16	18
TOTAL	575,688	5,122,306	.890			10	13	98	121
O.D.		30,568	.005					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			578,184	18,222	132,883			278,787	23,548	187,908	140,463
2004			495,191	31,304	188,207			331,382	3,161	438,585	107,071
2005			305,572	190,450	47,914			71,206	172,456	99,014	103,950
2006				5,546	279,681				9,027	196,905	70,901
2007			183,732	36,977	73,823			78,301	29,088	128,413	84,454
TOTAL			1,562,679	282,499	722,508			759,676	237,280	1,050,825	506,839
O.D.					25,771					34	4,763

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			906,593	25,784	186,833			675,501	37,182	264,575	167,291
2004	4	7,949	782,574	48,568	259,153		7,786	829,810	22,437	585,388	121,740
2005	29	9,730	571,861	211,896	71,781		3,923	267,923	193,473	134,911	116,528
2006	4	4,594	161,194	40,647	308,425	7	2,391	66,591	27,355	210,416	78,133
2007	103	14,481	428,468	64,503	78,944	332	11,066	279,686	53,835	110,154	90,028
TOTAL	140	36,754	2,850,690	391,398	905,136	339	25,166	2,119,511	334,282	1,305,444	573,720
O.D.					36,234					48	5,338

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,032,600	2,972,542	579,058	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	263,295	-60,526	3,776	
TOTAL LOSSES	5,295,895	2,912,016	582,834	
EXPECTED LOSSES	4,720,642	1,968,853	472,065	
CREDIBILITY	.15	.37	.53	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.920	.506	.101	1.527
INDICATED (POST-TEST)	.711	.391	.078	1.180
PRES. ON RATE LEVEL	.823	.344	.082	1.249
DERIVED BY FORMULA	.806	.361	.080	1.247
UNDERLYING PRES. RATE	.820	.342	.082	1.244
PROPOSED	.806	.361	.080	1.247

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	1.309
IND. RATES				1.31	MINIMUM PREMIUM	
MAN. RATES	1.36	1.27	1.28	+ 1.31	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	1,179,967	25,083,891	2.125	3		57	70	565	695	
2004	1,292,502	24,152,000	1.868	1		37	84	585	707	
2005	1,315,865	28,314,905	2.151		3	51	81	584	719	
2006	1,330,380	28,173,469	2.117	2		45	96	552	695	
2007	1,330,324	25,001,896	1.879	2		8	70	493	573	
TOTAL	6,449,038	130,726,161	2.027	8	3	198	401	2779	3389	
O.D.		1,015,526	.015			2	6	16	24	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	461,094		9,037,295	1,983,257	3,311,995	14,855		2,871,369	1,125,499	3,635,738	2,642,789
2004	688,429		5,749,009	2,484,373	3,705,346			2,512,322	1,960,746	4,299,293	2,752,482
2005		927,350	8,348,777	2,442,943	3,400,967		1,643,748	3,181,654	1,753,257	3,765,544	2,850,665
2006	615,477		7,090,304	3,265,564	3,286,657	4,117		4,132,044	2,166,085	4,285,462	3,327,759
2007	185,814		1,509,738	1,896,249	3,523,749	22,104		7,911,430	2,080,633	5,078,961	2,793,218
TOTAL	1,950,814	927,350	31,735,123	12,072,386	17,228,714	41,076	1,643,748	20,608,819	9,086,220	21,064,998	14,366,913
O.D.			404,870	213,332	111,859			14,771	69,530	110,304	90,860

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	871,007		14,170,476	2,806,309	4,656,661	31,136		6,957,327	1,777,161	5,119,118	3,147,562
2004	956,171	91,768	9,231,643	3,306,661	5,115,195		52,567	6,022,548	2,910,524	5,775,713	3,129,572
2005	359	1,127,267	14,416,146	2,986,848	4,517,811		937,690	7,798,566	2,225,513	4,848,627	3,195,595
2006	976,222	387,372	15,404,492	3,427,897	3,965,596	27,177		9,265,735	2,453,019	4,808,051	3,667,190
2007	271,032	321,122	10,525,415	2,517,226	3,520,275	52,414		7,918,440	2,293,952	4,355,458	2,977,570
TOTAL	3,074,791	1,927,529	63,748,172	15,044,941	21,775,538	110,727	1,616,152	37,962,616	11,660,169	24,906,967	16,117,489
O.D.	30	3,403	783,012	280,567	131,143	27	1,498	92,979	115,714	111,177	102,358

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	109,320,936	74,026,216	16,219,847	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	5,300,620	-1,843,087	98,914	
TOTAL LOSSES	114,621,556	72,183,129	16,318,761	
EXPECTED LOSSES	95,187,801	61,265,862	12,124,191	
CREDIBILITY	.76	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.777	1.119	.253	3.149
INDICATED (POST-TEST)	1.374	.865	.196	2.435
PRES. ON RATE LEVEL	1.482	.954	.189	2.625
DERIVED BY FORMULA	1.400	.865	.196	2.461
UNDERLYING PRES. RATE	1.476	.950	.188	2.614
PROPOSED	1.400	.865	.196	2.461

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.584
IND. RATES				2.58	MINIMUM PREMIUM	
MAN. RATES	2.90	2.70	2.69	+ 2.58	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	304,412	8,545,545	2.807			14	8	185	207
2004	329,652	5,824,382	1.766			6	19	153	178
2005	354,247	7,327,647	2.068			15	15	180	210
2006	395,448	7,015,706	1.774		1	7	36	184	228
2007	366,251	4,499,412	1.228			1	34	132	167
TOTAL	1,750,010	33,212,692	1.898		1	43	112	834	990
O.D.		8,272						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			3,003,731	291,928	1,454,588			1,460,731	288,852	1,396,199	649,516
2004			957,117	710,298	960,153			562,636	526,676	1,155,124	952,378
2005			2,796,527	488,473	827,870			522,127	356,894	1,444,430	891,326
2006		188,982	1,156,076	1,072,770	1,111,209		14,338	364,253	930,451	1,355,336	822,291
2007			192,200	916,308	624,267			19,533	878,498	1,070,379	798,227
TOTAL		188,982	8,105,651	3,479,777	4,978,087		14,338	2,929,280	2,981,371	6,421,468	4,113,738
O.D.					1,351					298	6,623

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			4,417,067	413,079	2,045,148			2,959,616	456,097	1,965,845	773,574
2004	105	16,402	1,667,259	937,386	1,324,843		13,308	1,532,293	780,990	1,551,628	1,082,854
2005	72	78,819	4,635,012	632,803	1,103,841		24,108	1,565,827	485,669	1,834,560	999,176
2006	440	384,158	3,641,395	1,079,091	1,317,432	2,393	125,945	2,192,563	932,088	1,531,548	906,165
2007	1,864	93,193	3,093,430	831,765	679,165	2,549	65,225	2,102,589	740,931	963,124	850,910
TOTAL	2,481	572,572	17,454,163	3,894,124	6,470,429	4,942	228,586	10,352,888	3,395,775	7,846,705	4,612,679
O.D.		54	1,969	456	1,267		6	197	61	240	7,378

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	28,617,858	21,609,057	4,620,057			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,069,198	-468,888	26,147			
TOTAL LOSSES	29,687,056	21,140,169	4,646,204			
EXPECTED LOSSES	19,215,110	16,065,091	3,150,019			
CREDIBILITY	.32	.78	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.696	1.208	.265	3.169		
INDICATED (POST-TEST)	1.311	.934	.205	2.450		
PRES. ON RATE LEVEL	1.102	.922	.181	2.205		
DERIVED BY FORMULA	1.169	.931	.205	2.305		
UNDERLYING PRES. RATE	1.098	.918	.180	2.196		
PROPOSED	1.169	.931	.205	2.305		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.420
IND. RATES				2.42	MINIMUM PREMIUM	
MAN. RATES	2.19	2.19	2.26	+ 2.42	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	43,697	1,430,364	3.273			4	4	30	38
2004	45,300	1,830,096	4.039		1	1	5	19	26
2005	37,252	2,598,355	6.975			7	5	27	39
2006	51,683	1,528,988	2.958	1		2	3	27	33
2007	56,507	1,502,822	2.659			2	3	28	33
TOTAL	234,439	8,890,625	3.792	1	1	16	20	131	169
O.D.		4,080	.001					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			570,202	24,996	119,998			364,055	65,006	167,394	118,713
2004		876,468	189,044	188,108	92,758		165,000	37,167	121,972	104,773	54,806
2005			1,229,163	119,291	264,722			540,782	99,887	248,515	95,995
2006	181,778		414,235	195,776	129,743	124,642		111,332	118,527	168,884	84,071
2007			244,737	131,897	232,987			281,527	209,350	294,747	107,577
TOTAL	181,778	876,468	2,647,381	660,068	840,208	124,642	165,000	1,334,863	614,742	984,313	461,162
O.D.					102					3,732	246

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			894,076	35,369	168,716			882,105	102,644	235,695	141,387
2004	26	761,214	355,628	245,950	130,055		166,824	126,745	174,952	142,301	62,314
2005	17	33,398	1,965,773	171,460	354,998		21,493	1,339,171	148,634	323,657	107,610
2006	287,897	22,715	907,949	197,600	163,923	411,248	16,600	424,420	124,770	192,581	92,646
2007	316	30,208	941,111	185,934	239,320	1,354	41,560	1,057,589	221,756	272,260	114,677
TOTAL	288,256	847,535	5,064,537	836,313	1,057,012	412,602	246,477	3,830,030	772,756	1,166,494	518,634
O.D.			19	5	130		4	419	197	4,668	271

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,689,879	3,837,575	518,905	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	243,095	-62,686	3,179	
TOTAL LOSSES	10,932,974	3,774,889	522,084	
EXPECTED LOSSES	4,278,512	2,309,224	361,036	
CREDIBILITY	.08	.20	.29	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.663	1.610	.223	6.496
INDICATED (POST-TEST)	3.604	1.245	.172	5.021
PRES. ON RATE LEVEL	1.832	.989	.155	2.976
DERIVED BY FORMULA	1.974	1.040	.160	3.174
UNDERLYING PRES. RATE	1.825	.985	.154	2.964
PROPOSED	1.974	1.040	.160	3.174

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.333
IND. RATES				3.33	MINIMUM PREMIUM	
MAN. RATES	2.82	2.93	3.05	+ 3.33	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	18,353	445,196	2.425				1	14	15
2004	21,640	1,273,354	5.884	1		1	1	17	20
2005	22,391	935,243	4.176			3	3	8	14
2006	19,652	1,156,490	5.884			2	6	13	21
2007	18,840	655,637	3.480				2	17	19
TOTAL	100,876	4,465,920	4.427	1		6	13	69	89
O.D.		83,902	.083				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				43,521	174,267				20,031	173,025	34,352
2004	791,521		121,581	14,400	101,888	5,330		59,000	5,501	111,093	63,040
2005			473,476	94,429	25,286			182,692	64,101	51,350	43,909
2006			443,236	188,345	56,855			206,125	150,878	71,969	39,082
2007				126,826	177,672				68,874	230,257	52,008
TOTAL	791,521		1,038,293	467,521	535,968	5,330		447,817	309,385	637,694	232,391
O.D.				55,626					23,901		4,375

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				61,582	245,020				31,629	243,619	40,913
2004	868,836	2,023	196,878	21,608	139,764	6,620	1,389	149,997	11,706	148,253	71,676
2005	13	13,068	767,932	113,029	40,898		7,408	464,781	80,960	70,342	49,222
2006	113	22,414	900,676	183,689	83,747	1,076	25,029	644,158	150,694	94,379	43,068
2007	269	15,497	526,112	143,703	178,731	276	7,849	258,436	87,633	193,946	55,441
TOTAL	869,231	53,002	2,391,598	523,611	688,160	7,972	41,675	1,517,372	362,622	750,539	260,320
O.D.	14	1,518	67,239	45,143	3,584	18	1,163	25,021	19,467	2,057	4,858

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,975,823	2,395,183	265,178	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	96,768	-45,947	1,639	
TOTAL LOSSES	5,072,591	2,349,236	266,817	
EXPECTED LOSSES	1,753,225	1,437,483	210,832	
CREDIBILITY	.05	.12	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.029	2.329	.264	7.622
INDICATED (POST-TEST)	3.887	1.800	.204	5.891
PRES. ON RATE LEVEL	1.745	1.431	.210	3.386
DERIVED BY FORMULA	1.852	1.475	.209	3.536
UNDERLYING PRES. RATE	1.738	1.425	.209	3.372
PROPOSED	1.852	1.475	.209	3.536

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.713
IND. RATES				3.71	MINIMUM PREMIUM	
MAN. RATES	3.46	3.41	3.47	+ 3.71	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	267,710	1,229,349	.459			1	6	41	48
2004	291,755	2,661,357	.912			5	7	43	55
2005	323,673	1,555,429	.480			3	7	41	51
2006	305,800	2,662,361	.870			4	5	35	44
2007	345,068	2,271,050	.658			1	7	59	67
TOTAL	1,534,006	10,379,546	.677			14	32	219	265
O.D.		174,824	.011				1	6	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			100,105	220,088	260,413			27,829	136,993	275,191	208,730
2004			904,207	269,089	339,075			313,092	142,749	404,692	288,453
2005			364,554	219,169	174,690			112,279	197,698	301,656	185,383
2006			844,173	319,191	445,501			259,189	103,800	413,187	277,320
2007			201,300	282,065	419,660			46,000	160,530	769,167	392,328
TOTAL			2,414,339	1,309,602	1,639,339			758,389	741,770	2,163,893	1,352,214
O.D.				17,850	31,798				35,905	62,559	26,712

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			156,965	311,424	366,143			67,430	216,311	387,467	248,597
2004	35	14,620	1,466,767	359,899	470,039		7,347	812,637	217,591	543,266	327,971
2005	29	11,918	701,581	250,953	235,158		5,925	399,618	233,349	390,404	207,814
2006	207	46,980	1,853,913	361,361	528,409	1,304	30,483	813,710	152,293	454,832	305,607
2007	619	45,435	1,472,046	344,501	427,229	845	27,082	843,749	257,649	642,057	418,222
TOTAL	890	118,953	5,651,272	1,628,138	2,026,978	2,149	70,837	2,937,144	1,077,193	2,418,026	1,508,211
O.D.	4	1,847	67,957	25,207	30,977	54	2,975	78,840	41,957	53,743	28,609

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,932,922	7,302,219	1,536,820	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	508,219	-178,673	10,155	
TOTAL LOSSES	9,441,141	7,123,546	1,546,975	
EXPECTED LOSSES	9,127,336	6,228,064	1,196,525	
CREDIBILITY	.29	.71	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.615	.464	.101	1.180
INDICATED (POST-TEST)	.475	.359	.078	.912
PRES. ON RATE LEVEL	.597	.408	.078	1.083
DERIVED BY FORMULA	.562	.373	.078	1.013
UNDERLYING PRES. RATE	.595	.406	.078	1.079
PROPOSED	.562	.373	.078	1.013

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	1.063
IND. RATES				1.06	MINIMUM PREMIUM	
MAN. RATES	1.32	1.15	1.11	+ 1.06	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	119,782	1,674,074	1.397			4	3	31	38	
2004	120,407	791,550	.657			1	6	20	27	
2005	130,469	1,142,978	.876			2	7	18	27	
2006	140,229	648,486	.462			1	6	16	23	
2007	152,329	1,227,305	.805			1	3	28	32	
TOTAL	663,216	5,484,393	.827			9	25	113	147	
O.D.		194,120	.029			1			1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			653,114	45,438	450,935			115,988	48,262	243,185	117,152
2004			207,665	27,810	90,838			108,851	45,327	148,433	162,626
2005			352,806	144,286	94,520			126,511	101,531	143,930	179,394
2006			142,355	84,011	56,607			74,467	79,328	103,196	108,522
2007			154,031	54,939	263,599			89,422	32,471	367,880	264,963
TOTAL			1,509,971	356,484	956,499			515,239	306,919	1,006,624	832,657
O.D.			175,121					11,195			7,804

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,024,083	64,295	634,015			281,040	76,205	342,404	139,528
2004	2	3,353	331,575	39,395	125,162		2,553	281,920	69,777	199,074	184,906
2005	21	10,680	627,359	166,808	129,868		5,649	364,217	122,910	187,642	201,101
2006	44	8,428	338,884	83,036	70,650	411	11,013	281,092	82,495	118,423	119,591
2007	150	22,300	703,839	137,909	257,640	499	16,973	464,195	106,019	304,845	282,451
TOTAL	217	44,761	3,025,740	491,443	1,217,335	910	36,188	1,672,464	457,406	1,152,388	927,577
O.D.		4,477	263,300	4,287	1,823		425	26,053	593	145	8,931

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,074,535	3,325,420	936,508	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	220,272	-70,510	5,478	
TOTAL LOSSES	5,294,807	3,254,910	941,986	
EXPECTED LOSSES	3,932,871	2,520,221	636,688	
CREDIBILITY	.17	.41	.58	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.798	.491	.142	1.431
INDICATED (POST-TEST)	.617	.380	.110	1.107
PRES. ON RATE LEVEL	.595	.382	.096	1.073
DERIVED BY FORMULA	.599	.381	.104	1.084
UNDERLYING PRES. RATE	.593	.380	.096	1.069
PROPOSED	.599	.381	.104	1.084

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	1.138
IND. RATES				1.14	MINIMUM PREMIUM	
MAN. RATES	1.19	1.15	1.10	+ 1.14	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	162,519	3,802,658	2.339			6	10	96	112
2004	139,801	2,093,953	1.497			6	2	59	67
2005	129,559	2,234,821	1.724			4	10	71	85
2006	147,523	1,241,232	.841			1	4	58	63
2007	150,579	1,281,100	.850				7	41	48
TOTAL	729,981	10,653,764	1.459			17	33	325	375
O.D.		170,206	.023				1	4	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,264,473	138,422	506,331			467,010	188,686	690,491	547,245
2004			901,110	50,182	265,748			318,325	9,019	338,330	211,239
2005			456,799	243,777	543,988			95,995	65,899	535,123	293,240
2006			129,994	95,162	317,361			17,508	31,835	390,290	259,082
2007				231,063	184,449				173,277	324,991	367,320
TOTAL			2,752,376	758,606	1,817,877			898,838	468,716	2,279,225	1,678,126
O.D.				27,028	63,149				19,700	53,438	6,891

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,860,832	195,867	711,902			1,032,320	297,935	972,214	651,769
2004	7	14,378	1,417,961	78,192	366,698		7,453	795,274	28,035	452,037	240,179
2005	36	15,724	927,944	300,247	707,895		4,803	318,316	103,820	674,499	328,722
2006	43	12,432	478,503	125,121	358,331	106	6,863	186,103	67,320	418,658	285,508
2007	464	22,262	755,397	214,845	194,987	549	14,767	482,441	168,755	282,013	391,563
TOTAL	550	64,796	5,440,637	914,272	2,339,813	655	33,886	2,814,454	665,865	2,799,421	1,897,741
O.D.	7	828	37,231	23,311	87,610	14	980	23,006	17,390	72,603	7,683

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,417,044	6,920,285	1,905,424			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	488,896	-242,092	11,625			
TOTAL LOSSES	8,905,940	6,678,193	1,917,049			
EXPECTED LOSSES	8,657,575	7,993,292	1,438,062			
CREDIBILITY	.18	.43	.62			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.220	.915	.263	2.398		
INDICATED (POST-TEST)	.943	.707	.203	1.853		
PRES. ON RATE LEVEL	1.191	1.099	.198	2.488		
DERIVED BY FORMULA	1.146	.930	.201	2.277		
UNDERLYING PRES. RATE	1.186	1.095	.197	2.478		
PROPOSED	1.146	.930	.201	2.277		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.391
IND. RATES				2.39	MINIMUM PREMIUM	
MAN. RATES	2.75	2.60	2.55	+ 2.39	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	259,768	1,288,802	.496			3	9	18	30	
2004	239,437	1,295,735	.541			2	5	23	30	
2005	140,444	587,796	.418				2	20	22	
2006	187,985	3,332,282	1.772			9	13	34	56	
2007	156,361	2,215,402	1.416			2	5	39	46	
TOTAL	983,995	8,720,017	.886			16	34	134	184	
O.D.		33,079	.003					2	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			437,633	121,349	81,161			101,754	144,486	181,271	221,148
2004			398,405	123,070	90,421			138,388	131,984	296,313	117,154
2005				11,967	119,015				21,623	275,896	159,295
2006			1,295,087	472,844	131,978			439,901	358,086	324,661	309,725
2007			307,582	180,059	393,888			113,740	73,183	788,304	358,646
TOTAL			2,438,707	909,289	816,463			793,783	729,362	1,866,445	1,165,968
O.D.					13,756					4,608	14,715

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			686,209	171,708	114,112			246,550	228,145	255,229	263,387
2004	17	6,370	643,341	163,192	126,618		3,277	377,851	195,807	397,926	133,204
2005	2	506	30,434	19,440	152,204		528	42,409	37,697	346,401	178,570
2006	314	62,832	2,519,190	469,433	202,095	2,329	56,879	1,462,173	368,365	386,655	341,317
2007	445	43,194	1,360,288	277,200	396,941	838	29,434	851,007	218,846	650,637	382,317
TOTAL	778	112,902	5,239,462	1,100,973	991,970	3,167	90,118	2,979,990	1,048,860	2,036,848	1,298,795
O.D.	1	589	20,065	4,639	12,903	2	92	3,040	935	3,730	15,931

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,450,206	5,200,858	1,314,726	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	178,868	-94,642	4,679	
TOTAL LOSSES	8,629,074	5,106,216	1,319,405	
EXPECTED LOSSES	3,138,944	2,705,987	659,277	
CREDIBILITY	.22	.53	.75	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.877	.519	.134	1.530
INDICATED (POST-TEST)	.678	.401	.104	1.183
PRES. ON RATE LEVEL	.321	.276	.067	.664
DERIVED BY FORMULA	.400	.342	.095	.837
UNDERLYING PRES. RATE	.319	.275	.067	.661
PROPOSED	.400	.342	.095	.837

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE
IND. RATES				.85	MINIMUM PREMIUM
MAN. RATES	.61	.59	.68	+ .85	PRESENT

+PROPOSED *LIMITED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	163,888	4,937,076	3.012	1	1	11	12	90	115	
2004	169,934	4,067,335	2.393			6	9	100	115	
2005	192,722	3,840,945	1.992			6	14	93	113	
2006	204,405	3,497,776	1.711			2	5	129	136	
2007	224,857	2,626,908	1.168			1	3	129	133	
TOTAL	955,806	18,970,040	1.985	1	1	26	43	541	612	
O.D.		176								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	58,206	79,524	1,516,256	292,371	793,620	389,530	226,338	626,158	118,083	680,972	156,018
2004			829,883	334,815	964,354			458,128	219,270	1,126,327	134,558
2005			846,170	693,236	870,171			224,504	183,612	859,596	163,656
2006			459,108	195,928	979,540			293,265	61,613	1,266,382	241,940
2007			121,522	138,124	786,404			55,728	118,722	1,220,808	185,600
TOTAL	58,206	79,524	3,772,939	1,654,474	4,394,089	389,530	226,338	1,657,783	701,300	5,154,085	881,772
O.D.											176

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	109,951	219,804	2,377,489	413,706	1,115,833	816,455	580,557	1,517,181	186,452	958,800	185,817
2004	48	14,250	1,403,457	455,549	1,324,681		10,881	1,211,135	345,387	1,506,005	152,992
2005	99	30,919	1,821,644	804,307	1,145,554		10,882	716,024	253,674	1,088,959	183,458
2006	120	37,854	1,442,482	309,893	1,100,867	1,440	39,713	1,094,046	208,012	1,360,343	266,618
2007	331	48,294	1,598,524	366,452	754,903	996	34,844	1,095,595	325,956	1,003,554	197,850
TOTAL	110,549	351,121	8,643,596	2,349,907	5,441,838	818,891	676,877	5,633,981	1,319,481	5,917,661	986,735
O.D.											210

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,235,015	15,028,887	986,945			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	800,351	-276,646	5,839			
TOTAL LOSSES	17,035,366	14,752,241	992,784			
EXPECTED LOSSES	14,317,974	10,093,311	669,065			
CREDIBILITY	.21	.52	.74			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.782	1.543	.104	3.429		
INDICATED (POST-TEST)	1.377	1.193	.080	2.650		
PRES. ON RATE LEVEL	1.504	1.061	.070	2.635		
DERIVED BY FORMULA	1.477	1.130	.077	2.684		
UNDERLYING PRES. RATE	1.498	1.056	.070	2.624		
PROPOSED	1.458	1.116	.076	2.650		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.783
IND. RATES				2.78	MINIMUM PREMIUM	
MAN. RATES	2.81	2.74	2.70	+ 2.78	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	61,949	816,180	1.317			1	3	27	31
2004	70,668	594,054	.840			2	1	13	16
2005	61,630	357,781	.580			1	1	9	11
2006	63,599	944,925	1.485			2	1	20	23
2007	68,705	279,442	.406				1	11	12
TOTAL	326,551	2,992,382	.916			6	7	80	93
O.D.		1,237							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			115,393	71,651	171,513			19,209	69,699	281,856	86,859
2004			257,558	41,719	42,329			54,115	9,506	80,038	108,789
2005			119,585	2,294	21,340			62,774	1,337	52,845	97,606
2006			275,784	36,264	134,369			120,927	20,826	196,930	159,825
2007				23,502	45,341				1,112	126,556	82,931
TOTAL			768,320	175,430	414,892			257,025	102,480	738,225	536,010
O.D.											1,237

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			180,936	101,387	241,148			46,543	110,055	396,853	103,449
2004	6	4,078	408,071	56,738	59,280		1,272	137,689	16,500	106,996	123,693
2005		3,153	185,332	6,572	28,538		2,462	152,724	7,541	66,985	109,416
2006	54	13,301	517,282	61,405	155,924	585	12,917	351,953	48,996	214,253	176,127
2007	49	3,403	115,596	30,813	44,769	64	2,535	85,183	26,384	102,592	88,404
TOTAL	109	23,935	1,407,217	256,915	529,659	649	19,186	774,092	209,476	887,679	601,089
O.D.											1,399

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,225,188	1,883,729	602,488	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	117,722	-46,234	3,305	
TOTAL LOSSES	2,342,910	1,837,495	605,793	
EXPECTED LOSSES	2,099,723	1,524,993	404,923	
CREDIBILITY	.10	.25	.36	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.717	.563	.186	1.466
INDICATED (POST-TEST)	.554	.435	.144	1.133
PRES. ON RATE LEVEL	.646	.469	.124	1.239
DERIVED BY FORMULA	.637	.461	.131	1.229
UNDERLYING PRES. RATE	.643	.467	.124	1.234
PROPOSED	.637	.461	.131	1.229

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	1.290
IND. RATES				1.29	MINIMUM PREMIUM	
MAN. RATES	1.33	1.27	1.27	+ 1.29	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	42,047	1,157,198	2.752			4	3	16	23
2004	37,676	711,350	1.888			1	2	13	16
2005	62,834	415,395	.661			1	2	13	16
2006	56,811	1,789,066	3.149			2	1	19	22
2007	57,084	300,008	.525				1	10	11
TOTAL	256,452	4,373,017	1.705			8	9	71	88
O.D.		13,432	.005					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			598,658	186,411	94,562			93,899	9,612	114,802	59,254
2004			111,923	88,380	56,919			222,477	30,459	112,688	88,504
2005			114,060	24,938	31,868			20,620	61,294	78,781	83,834
2006			425,325	38,740	84,442			750,000	255,000	145,586	89,973
2007				55,527	55,949				32,421	64,543	91,568
TOTAL			1,249,966	393,996	323,740			1,086,996	388,786	516,400	413,133
O.D.					4,560					8,662	210

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			938,696	263,772	132,953			227,517	15,178	161,641	70,572
2004	13	1,852	192,408	115,343	79,397		5,179	556,199	50,714	151,749	100,629
2005	5	3,248	191,370	31,008	42,800		1,269	89,208	70,820	102,416	93,978
2006	56	12,900	505,220	57,421	101,273	2,045	46,471	1,203,723	261,871	186,124	99,150
2007	114	5,854	198,498	55,555	57,757	103	2,840	92,735	32,339	55,787	97,611
TOTAL	188	23,854	2,026,192	523,099	414,180	2,148	55,759	2,169,382	430,922	657,717	461,940
O.D.		5	289	89	6,228		3	323	201	11,527	231

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,278,143	2,043,963	462,171			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	170,619	-66,201	3,917			
TOTAL LOSSES	4,448,762	1,977,762	466,088			
EXPECTED LOSSES	3,105,633	2,392,698	456,486			
CREDIBILITY	.09	.22	.31			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.735	.771	.182	2.688		
INDICATED (POST-TEST)	1.341	.596	.141	2.078		
PRES. ON RATE LEVEL	1.216	.937	.179	2.332		
DERIVED BY FORMULA	1.227	.862	.167	2.256		
UNDERLYING PRES. RATE	1.211	.933	.178	2.322		
PROPOSED	1.227	.862	.167	2.256		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.369
IND. RATES				2.37	MINIMUM PREMIUM	
MAN. RATES	2.51	2.39	2.39	+ 2.37	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	51,610	936,508	1.814			3	1	17	21
2004	70,279	606,650	.863			2		10	12
2005	59,495	734,569	1.234			3		9	12
2006	53,850	198,815	.369				1	9	10
2007	53,574	277,491	.517				2	7	9
TOTAL	288,808	2,754,033	.954			8	4	52	64
O.D.		22,218	.007					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			484,160	13,036	50,528			287,658	6,548	58,573	36,005
2004			282,826		88,102			100,437		108,578	26,707
2005			347,858		52,892			149,534		59,243	125,042
2006				42,000	50,995				30,500	53,258	22,062
2007				52,829	26,235				54,306	49,033	95,088
TOTAL			1,114,844	107,865	268,752			537,629	91,354	328,685	304,904
O.D.					10,001					7,000	5,217

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			759,163	18,446	71,041			696,996	10,339	82,472	42,882
2004		4,509	442,515	4,470	121,273		2,352	250,401	4,888	144,998	30,366
2005		9,075	533,671	11,514	71,050		5,760	354,649	11,049	76,019	140,172
2006	10	1,953	78,925	40,670	58,876	21	2,013	47,377	30,247	59,323	24,312
2007	104	4,401	149,459	43,752	29,638	145	3,589	116,365	42,155	45,613	101,364
TOTAL	114	19,938	1,963,733	118,852	351,878	166	13,714	1,465,788	98,678	408,425	339,096
O.D.		34	2,016	569	12,750		11	786	371	8,758	5,678

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,466,300	1,000,281	344,774	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	120,438	-36,672	2,068	
TOTAL LOSSES	3,586,738	963,609	346,842	
EXPECTED LOSSES	2,171,835	1,123,464	268,591	
CREDIBILITY	.10	.23	.33	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.242	.334	.120	1.696
INDICATED (POST-TEST)	.960	.258	.093	1.311
PRES. ON RATE LEVEL	.755	.391	.093	1.239
DERIVED BY FORMULA	.776	.360	.093	1.229
UNDERLYING PRES. RATE	.752	.389	.093	1.234
PROPOSED	.782	.363	.094	1.239

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	1.301
IND. RATES				1.30	MINIMUM PREMIUM	
MAN. RATES	1.22	1.23	1.27	+ 1.30	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	248,095	2,193,406	.884			3	6	35	44
2004	162,475	815,073	.501			2	2	16	20
2005	177,567	1,052,852	.592			1	6	26	33
2006	174,095	1,859,931	1.068			3	6	31	40
2007	203,966	2,003,808	.982			4	9	56	69
TOTAL	966,198	7,925,070	.820			13	29	164	206
O.D.		40,534	.004					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			676,588	183,180	452,493			178,954	214,786	330,316	157,089
2004			341,358	92,283	44,109			102,674	35,892	109,006	89,751
2005			200,679	103,535	158,048			34,046	58,167	185,105	313,272
2006			614,725	207,224	214,158			126,441	259,422	229,324	208,637
2007			514,335	253,264	268,311			119,233	173,272	412,659	262,734
TOTAL			2,347,685	839,486	1,137,119			561,348	741,539	1,266,410	1,031,483
O.D.					11,958					20,608	7,968

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,060,890	259,200	636,205			433,606	339,146	465,087	187,093
2004	13	5,409	546,737	122,315	62,731		2,405	263,346	55,442	146,372	102,047
2005	12	6,621	389,443	123,537	207,663		1,921	130,756	73,795	235,410	351,178
2006	148	31,759	1,258,639	228,428	261,715	775	25,325	623,553	247,168	269,412	229,918
2007	585	52,527	1,604,606	300,294	293,044	899	27,344	768,664	202,572	357,584	280,074
TOTAL	758	96,316	4,860,315	1,033,774	1,461,358	1,674	56,995	2,219,925	918,123	1,473,865	1,150,310
O.D.		372	12,837	2,973	12,047	2	265	8,426	2,765	20,252	8,753

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,257,885	4,925,157	1,159,063	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	405,937	-108,932	6,388	
TOTAL LOSSES	7,663,822	4,816,225	1,165,451	
EXPECTED LOSSES	7,159,527	3,594,256	792,283	
CREDIBILITY	.21	.52	.74	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.793	.498	.121	1.412
INDICATED (POST-TEST)	.613	.385	.094	1.092
PRES. ON RATE LEVEL	.744	.374	.082	1.200
DERIVED BY FORMULA	.716	.380	.091	1.187
UNDERLYING PRES. RATE	.741	.372	.082	1.195
PROPOSED	.716	.380	.091	1.187

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	1.246
IND. RATES				1.25	MINIMUM PREMIUM	
MAN. RATES	1.52	1.35	1.23	+ 1.25	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	67,958	1,780,007	2.619			4	3	25	32
2004	68,433	1,264,302	1.847			3	3	12	18
2005	56,274	1,738,716	3.089			5	4	17	26
2006	51,239	355,481	.693				3	15	18
2007	42,508	205,974	.484					15	15
TOTAL	286,412	5,344,480	1.866			12	13	84	109
O.D.		1,668							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			837,621	153,828	187,212			284,203	28,388	184,345	104,410
2004			653,251	113,064	67,100			206,451	78,433	88,211	57,792
2005			946,291	141,461	83,029			326,085	64,519	117,736	59,595
2006				44,295	35,905				138,588	76,497	60,196
2007					85,603					81,472	38,899
TOTAL			2,437,163	452,648	458,849			816,739	309,928	548,261	320,892
O.D.											1,668

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,313,390	217,667	263,221			688,624	44,825	259,559	124,352
2004	17	10,311	1,033,761	152,398	95,485		4,798	525,935	117,260	120,155	65,710
2005	22	25,787	1,515,843	177,686	121,288		12,943	806,151	92,517	155,242	66,806
2006	10	1,777	73,376	40,588	42,402	95	7,507	167,267	120,648	93,374	66,336
2007	8	3,678	124,871	28,860	80,300	34	1,601	53,726	16,556	65,970	41,466
TOTAL	57	41,553	4,061,241	617,199	602,696	129	26,849	2,241,703	391,806	694,300	364,670
O.D.											1,809

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,371,532	2,306,001	366,479	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	172,423	-66,746	2,284	
TOTAL LOSSES	6,543,955	2,239,255	368,763	
EXPECTED LOSSES	3,093,248	1,864,543	329,374	
CREDIBILITY	.10	.23	.33	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.285	.782	.129	3.196
INDICATED (POST-TEST)	1.766	.604	.100	2.470
PRES. ON RATE LEVEL	1.084	.654	.116	1.854
DERIVED BY FORMULA	1.152	.643	.111	1.906
UNDERLYING PRES. RATE	1.080	.651	.115	1.846
PROPOSED	1.152	.643	.111	1.906

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.001
IND. RATES				2.00	MINIMUM PREMIUM	
MAN. RATES	1.84	1.83	1.90	+ 2.00	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	181,372	1,029,754	.567			1	9	32	42	
2004	200,147	1,601,961	.800			3	12	39	54	
2005	232,426	1,922,366	.827			3	8	46	57	
2006	220,053	1,384,026	.628			1	6	38	45	
2007	227,202	1,377,396	.606				5	41	46	
TOTAL	1,061,200	7,315,503	.689			8	40	196	244	
O.D.		63,105	.005					5	5	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			284,118	69,022	128,382			75,927	93,443	193,850	185,012
2004			414,243	199,208	369,396			67,916	105,005	234,966	211,227
2005			416,036	302,596	297,665			152,692	211,232	351,552	190,593
2006			103,500	199,190	405,994			20,000	132,151	367,079	156,112
2007				140,768	215,451				404,695	427,488	188,994
TOTAL			1,217,897	910,784	1,416,888			316,535	946,526	1,574,935	931,938
O.D.					20,793					26,072	16,240

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			445,497	97,666	180,508			183,971	147,545	272,940	220,349
2004	26	6,996	699,210	266,272	508,783		1,641	197,120	154,767	315,335	240,165
2005	43	14,412	848,778	347,549	395,761		7,603	506,403	252,600	454,126	213,655
2006	64	15,701	614,865	219,602	462,122	187	11,755	290,018	146,917	402,650	172,035
2007	290	17,988	610,583	165,647	215,484	1,131	27,959	908,124	326,792	390,206	201,468
TOTAL	423	55,097	3,218,933	1,096,736	1,762,658	1,318	48,958	2,085,636	1,028,621	1,835,257	1,047,672
O.D.		132	6,291	1,642	25,851		47	3,149	1,434	32,382	18,144

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,419,984	5,784,581	1,065,816	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	376,242	-116,399	6,455	
TOTAL LOSSES	5,796,226	5,668,182	1,072,271	
EXPECTED LOSSES	6,791,680	3,979,501	774,676	
CREDIBILITY	.23	.56	.79	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.546	.534	.101	1.181
INDICATED (POST-TEST)	.422	.413	.078	.913
PRES. ON RATE LEVEL	.643	.377	.072	1.092
DERIVED BY FORMULA	.592	.397	.077	1.066
UNDERLYING PRES. RATE	.640	.375	.073	1.088
PROPOSED	.592	.397	.077	1.066

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	1.119
IND. RATES				1.12	MINIMUM PREMIUM	
MAN. RATES	1.32	1.18	1.12	+ 1.12	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	220,431	3,210,163	1.456	1		2	1	25	29	
2004	200,873	1,277,944	.636			2		40	42	
2005	230,385	709,548	.307				5	26	31	
2006	213,554	946,886	.443			1	6	25	32	
2007	254,765	2,456,216	.964			2	1	39	42	
TOTAL	1,120,008	8,600,757	.768	1		7	13	155	176	
O.D.		138,678	.012			1		2	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	727,958		471,585	70,200	276,674	5,118		1,022,973	207,175	255,959	172,521
2004			284,336		224,205			152,930		368,869	247,604
2005				202,234	76,326				111,727	143,831	175,430
2006			121,880	202,143	125,241			23,365	55,695	213,897	204,665
2007			609,370	78,337	313,288			772,580	23,000	399,219	260,422
TOTAL	727,958		1,487,171	552,914	1,015,734	5,118		1,971,848	397,597	1,381,775	1,060,642
O.D.			102,023		3,945			20,650		8,131	3,929

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	868,679		327,054	99,333	389,005	6,776		873,339	327,129	360,388	205,473
2004		4,698	453,479	7,147	307,146		3,643	388,859	12,155	491,647	281,526
2005	31	2,124	124,500	218,508	105,293		902	75,189	127,104	186,489	196,657
2006	66	11,993	489,949	186,695	153,439	155	6,770	173,129	69,423	233,066	225,541
2007	228	34,716	1,063,186	184,981	312,541	1,045	36,826	885,093	135,806	337,500	277,610
TOTAL	869,004	53,531	2,458,168	696,664	1,267,424	7,976	48,141	2,395,609	671,617	1,609,090	1,186,807
O.D.		2,615	153,644	2,574	6,449		782	48,361	1,284	11,084	4,534

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,037,831	4,266,186	1,191,341			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	367,433	-109,217	7,118			
TOTAL LOSSES	6,405,264	4,156,969	1,198,459			
EXPECTED LOSSES	6,563,247	3,808,027	840,007			
CREDIBILITY	.24	.58	.82			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.572	.371	.107	1.050		
INDICATED (POST-TEST)	.442	.287	.083	.812		
PRES. ON RATE LEVEL	.589	.341	.075	1.005		
DERIVED BY FORMULA	.554	.310	.082	.946		
UNDERLYING PRES. RATE	.586	.340	.075	1.001		
PROPOSED	.554	.310	.082	.946		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	.993
IND. RATES				.99	MINIMUM PREMIUM	
MAN. RATES	1.19	1.10	1.03	+ .99	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	41,307	1,050,521	2,543			1	2	21	24
2004	43,055	873,354	2,028			2	2	21	25
2005	44,970	462,698	1,028				2	18	20
2006	41,661	1,072,686	2,574			1	6	11	18
2007	44,014	335,620	.762				1	8	9
TOTAL	215,007	3,794,879	1,765			4	13	79	96
O.D.		643							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			151,174	86,346	395,743			53,312	23,384	280,077	60,485
2004			263,183	47,113	174,650			52,055	113,320	123,724	99,309
2005				111,890	147,375				33,328	94,650	75,455
2006			218,906	238,102	204,157			37,790	148,981	140,033	84,717
2007				18,000	20,760				200,000	37,922	58,938
TOTAL			633,263	501,451	942,685			143,157	519,013	676,406	378,904
O.D.											643

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			237,041	122,179	566,413			129,175	36,924	394,351	72,038
2004	7	4,319	426,131	66,280	240,089		1,233	155,794	163,516	167,406	112,914
2005	17	1,510	90,071	126,868	192,301		341	28,226	40,647	120,359	84,585
2006	95	17,842	717,467	231,222	244,657	285	11,765	281,902	139,317	162,788	93,358
2007	37	2,004	68,171	18,893	21,185	469	10,407	334,471	126,262	52,490	62,828
TOTAL	156	25,675	1,538,881	565,442	1,254,645	754	23,746	929,568	506,666	897,394	425,723
O.D.											709

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,518,780	3,224,147	426,432	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	81,632	-57,057	3,264	
TOTAL LOSSES	2,600,412	3,167,090	429,696	
EXPECTED LOSSES	1,466,347	1,868,411	404,213	
CREDIBILITY	.08	.19	.27	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.209	1.473	.200	2.882
INDICATED (POST-TEST)	.935	1.139	.155	2.229
PRES. ON RATE LEVEL	.685	.873	.188	1.746
DERIVED BY FORMULA	.705	.924	.179	1.808
UNDERLYING PRES. RATE	.682	.869	.188	1.739
PROPOSED	.705	.924	.179	1.808

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	1.898
IND. RATES				1.90	MINIMUM PREMIUM	
MAN. RATES	1.69	1.70	1.79	+ 1.90	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	2,290	20,285	.885						1	1
2004	2,035	15,443	.758						2	2
2005	4,370	160,698	3.677						9	9
2006	3,893	63,011	1.618						5	5
2007	4,238	97,014	2.289					1	2	3
TOTAL	16,826	356,451	2.118					1	19	20

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					6,089					13,886	310
2004					5,497					5,912	4,034
2005					70,911					33,654	56,133
2006					12,433					18,949	31,629
2007				36,000	2,796				34,729	2,903	20,586
TOTAL				36,000	97,726				34,729	75,304	112,692

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					8,561					19,551	369
2004		7	349	108	7,508			220	138	7,866	4,587
2005		225	14,281	4,031	90,397		45	3,775	1,775	42,093	62,925
2006		201	6,862	1,608	13,693		188	5,493	1,922	20,171	34,855
2007	71	2,359	79,853	24,730	6,046	80	1,731	55,649	21,177	6,131	21,945
TOTAL	71	2,792	101,345	30,477	126,205	80	1,964	65,137	25,012	95,812	124,681

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	171,389	277,506	124,681	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	18,920	-7,128	277	
TOTAL LOSSES	190,309	270,378	124,958	
EXPECTED LOSSES	345,775	287,725	30,286	
CREDIBILITY	.01	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.131	1.607	.743	3.481
INDICATED (POST-TEST)	.874	1.242	.574	2.690
PRES. ON RATE LEVEL	2.063	1.717	.181	3.961
DERIVED BY FORMULA	2.051	1.698	.201	3.950
UNDERLYING PRES. RATE	2.055	1.710	.180	3.945
PROPOSED	2.051	1.698	.201	3.950

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	4.148
IND. RATES				4.15	MINIMUM PREMIUM	
MAN. RATES	3.67	3.70	4.06	+ 4.15	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	9,187	151,716	1.651						4	4
2004	12,834	121,904	.949						9	9
2005	13,132	355,875	2.709						9	11
2006	15,546	496,895	3.196			1	1		9	13
2007	17,030	155,250	.911						10	10
TOTAL	67,729	1,281,640	1.892			2	4		41	47
O.D.		1,363	.002							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					69,908					37,291	44,517
2004					72,095					30,941	18,868
2005			128,932	56,691	36,631			44,140	15,525	24,493	49,463
2006			111,526	113,991	14,974			85,000	73,075	26,661	71,668
2007					42,107					32,182	80,961
TOTAL			240,458	170,682	235,715			129,140	88,600	151,568	265,477
O.D.											1,363

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					98,290					52,505	53,020
2004		83	4,576	1,410	98,460		5	1,152	715	41,175	21,453
2005	8	3,940	231,827	65,268	50,278		1,805	113,678	20,243	32,115	55,448
2006	41	7,462	307,495	100,356	26,095	452	10,817	276,124	70,671	36,642	78,978
2007	4	1,805	61,424	14,201	39,499	12	630	21,217	6,537	26,055	86,304
TOTAL	53	13,290	605,322	181,235	312,622	464	13,257	412,171	98,166	188,492	295,203
O.D.											1,544

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,044,557	780,515	296,747	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	65,560	-32,850	1,709	
TOTAL LOSSES	1,110,117	747,665	298,456	
EXPECTED LOSSES	1,173,067	1,271,951	187,609	
CREDIBILITY	.04	.09	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.639	1.104	.441	3.184
INDICATED (POST-TEST)	1.267	.853	.341	2.461
PRES. ON RATE LEVEL	1.739	1.886	.278	3.903
DERIVED BY FORMULA	1.720	1.793	.286	3.799
UNDERLYING PRES. RATE	1.732	1.878	.277	3.887
PROPOSED	1.720	1.793	.286	3.799

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.990
IND. RATES				3.99	MINIMUM PREMIUM	
MAN. RATES	3.56	3.48	4.00	+ 3.99	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	2,788	531,510	19,064			1	2	7	10	
2004	2,450	459,792	18,767			1			1	
2005	2,317	287,358	12,402			1	1	3	5	
2006	2,148	48,787	2,271					5	5	
2007	3,941	405,297	10,284			1	1	9	11	
TOTAL	13,644	1,732,744	12,700			4	4	24	32	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			109,899	73,825	17,976			239,153	39,922	36,440	14,295
2004			136,915					319,467			3,410
2005			112,921	61,603	10,462			55,000	20,000	14,788	12,584
2006					17,561					21,239	9,987
2007			112,901	89,832	43,797			15,000	23,705	108,861	11,201
TOTAL			472,636	225,260	89,796			628,620	83,627	181,328	51,477

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			172,322	104,463	25,275			579,468	63,036	51,308	17,025
2004		1,837	182,331	1,146	397		6,369	675,482	6,504	1,386	3,877
2005	8	3,492	205,131	68,594	16,947		2,233	140,223	25,087	20,375	14,107
2006		274	9,700	2,268	19,347		215	6,164	2,159	22,612	11,006
2007	197	13,018	402,274	83,444	53,422	142	4,649	137,205	38,189	91,299	11,940
TOTAL	205	18,621	971,758	259,915	115,388	142	13,466	1,538,542	134,975	186,980	57,955

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,542,734	697,258	57,955	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	20,030	-7,519	359	
TOTAL LOSSES	2,562,764	689,739	58,314	
EXPECTED LOSSES	349,560	300,441	38,067	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	18.783	5.055	.427	24.265
INDICATED (POST-TEST)	14.519	3.908	.330	18.757
PRES. ON RATE LEVEL	2.573	2.211	.280	5.064
DERIVED BY FORMULA	2.692	2.262	.282	5.236
UNDERLYING PRES. RATE	2.562	2.202	.279	5.043
PROPOSED	2.692	2.262	.282	5.236

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	5.499
IND. RATES				5.50	MINIMUM PREMIUM	
MAN. RATES	4.83	4.70	5.19	+ 5.50	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	7,514	9,017	.120						2	2
2004	11,451	347,913	3.038			2	1		1	4
2005	12,257	312,531	2.549			2			4	6
2006	16,484	73,114	.443				1		4	5
2007	15,158	22,910	.151						2	2
TOTAL	62,864	765,485	1.218			4	2		13	19

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					3,304					3,336	2,377
2004			221,685	30,035	1,260			69,476	3,394	2,939	19,124
2005			230,063		6,218			57,070		5,019	14,161
2006				11,016	13,343				2,311	35,935	10,509
2007					1,955					2,262	18,693
TOTAL			451,748	41,051	26,080			126,546	5,705	49,491	64,864

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					4,646					4,697	2,831
2004	4	3,470	347,950	40,628	2,903		1,606	171,225	6,484	4,335	21,744
2005		5,904	347,159	5,981	10,322		2,171	133,374	3,292	7,008	15,874
2006	3	512	20,686	10,660	15,408		478	12,849	5,535	38,455	11,581
2007		85	2,851	659	1,829		43	1,491	459	1,828	19,927
TOTAL	7	9,971	718,646	57,928	35,108		4,298	318,939	15,770	56,323	71,957

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,051,861	165,129	71,957	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	21,145	-12,259	798	
TOTAL LOSSES	1,073,006	152,870	72,755	
EXPECTED LOSSES	380,328	478,395	88,010	
CREDIBILITY	.03	.08	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.707	.243	.116	2.066
INDICATED (POST-TEST)	1.320	.188	.090	1.598
PRES. ON RATE LEVEL	.607	.764	.141	1.512
DERIVED BY FORMULA	.628	.718	.135	1.481
UNDERLYING PRES. RATE	.605	.761	.140	1.506
PROPOSED	.641	.733	.138	1.512

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	1.588
IND. RATES				1.59	MINIMUM PREMIUM	
MAN. RATES	1.52	1.47	1.55	+ 1.59	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	959									
2004	1,290	3,170	.245						1	1
2005	1,968	351	.017							
2006	1,555	2,351	.151							
2007	1,422	74	.005							
TOTAL	7,194	5,946	.083						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					841					288	2,041
2005											351
2006											2,351
2007											74
TOTAL					841					288	4,817

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			54	16	1,148			10	6	384	2,321
2005											393
2006											2,591
2007											79
TOTAL			54	16	1,148			10	6	384	5,384

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	64	1,554	5,384	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	6,052	-4,403	54	
TOTAL LOSSES	6,116		5,438	
EXPECTED LOSSES	112,154	147,333	6,835	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.085	.000	.076	.161
INDICATED (POST-TEST)	.066	.000	.059	.125
PRES. ON RATE LEVEL	1.565	2.056	.096	3.717
DERIVED BY FORMULA	1.550	2.015	.095	3.660
UNDERLYING PRES. RATE	1.559	2.048	.095	3.702
PROPOSED	1.550	2.015	.095	3.660

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.844
IND. RATES				3.84	MINIMUM PREMIUM	
MAN. RATES	3.62	3.51	3.81	+ 3.84	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	71,277	2,053,759	2.881			4	8	38	50
2004	76,861	1,175,225	1.529			1	6	26	33
2005	74,373	1,342,752	1.805			2	7	30	39
2006	68,790	1,284,819	1.867			2	11	23	36
2007	81,258	1,276,378	1.570			1	5	21	27
TOTAL	372,559	7,132,933	1.915			10	37	138	185
O.D.		32,150	.008				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			733,325	296,602	193,888			163,215	186,453	254,548	225,728
2004			109,618	126,077	234,587			107,020	68,994	345,115	183,814
2005			435,360	121,391	191,275			114,292	114,321	193,146	172,967
2006			350,860	250,421	125,059			96,829	160,502	181,214	119,934
2007			189,307	134,061	185,776			14,045	224,666	359,757	168,766
TOTAL			1,818,470	928,552	930,585			495,401	754,936	1,333,780	871,209
O.D.				26,355					1,606		4,189

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,149,853	419,693	272,607			395,469	294,409	358,402	268,842
2004	16	2,054	206,904	167,056	322,579		2,564	289,661	107,583	461,328	208,997
2005	19	12,895	758,619	150,079	253,185		5,330	348,053	138,539	249,790	193,896
2006	119	21,762	879,672	237,988	161,005	580	17,586	439,193	158,762	208,989	132,167
2007	308	25,579	803,501	166,856	193,372	714	19,219	611,778	208,188	316,300	179,905
TOTAL	462	62,290	3,798,549	1,141,672	1,202,748	1,294	44,699	2,084,154	907,481	1,594,809	983,807
O.D.	3	244	14,223	27,910	1,041		9	850	1,717	95	4,496

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,006,777	4,877,473	988,303			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	283,177	-136,248	6,349			
TOTAL LOSSES	6,289,954	4,741,225	994,652			
EXPECTED LOSSES	5,059,351	4,563,848	767,471			
CREDIBILITY	.11	.28	.39			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.688	1.273	.267	3.228		
INDICATED (POST-TEST)	1.305	.984	.206	2.495		
PRES. ON RATE LEVEL	1.364	1.229	.207	2.800		
DERIVED BY FORMULA	1.358	1.160	.207	2.725		
UNDERLYING PRES. RATE	1.358	1.225	.206	2.789		
PROPOSED	1.358	1.160	.207	2.725		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.862
IND. RATES				2.86	MINIMUM PREMIUM	
MAN. RATES	3.04	2.95	2.87	+ 2.86	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	1,503	2,960	.196							
2004	1,650	4,090	.247							
2005	1,613	15,512	.961						1	1
2006	1,593	15,353	.963						3	3
2007	1,640	110,697	6.749					1	2	3
TOTAL	7,999	148,612	1.858					1	6	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											2,960
2004											4,090
2005					7,693					1,935	5,884
2006					4,763					5,271	5,319
2007				55,021	11,450				20,000	19,478	4,748
TOTAL				55,021	23,906				20,000	26,684	23,001

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											3,525
2004											4,650
2005		27	1,550	437	9,809		4	218	101	2,421	6,596
2006		73	2,627	615	5,243		48	1,531	538	5,613	5,862
2007	108	3,907	132,512	40,212	15,971	54	1,351	43,789	15,814	17,949	5,061
TOTAL	108	4,007	136,689	41,264	31,023	54	1,403	45,538	16,453	25,983	25,694

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	187,799	114,723	25,694	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	7,601	-3,553	128	
TOTAL LOSSES	195,400	111,170	25,822	
EXPECTED LOSSES	136,304	116,707	15,919	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.443	1.390	.323	4.156
INDICATED (POST-TEST)	1.888	1.074	.250	3.212
PRES. ON RATE LEVEL	1.711	1.465	.200	3.376
DERIVED BY FORMULA	1.713	1.457	.202	3.372
UNDERLYING PRES. RATE	1.704	1.459	.199	3.362
PROPOSED	1.713	1.457	.202	3.372

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.541
IND. RATES				3.54	MINIMUM PREMIUM	
MAN. RATES	3.60	3.49	3.46	+ 3.54	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	185,706	2,658,875	1.431			5	12	68	85	
2004	190,387	2,840,162	1.491			5	14	68	87	
2005	145,230	2,017,317	1.389			2	13	55	70	
2006	171,515	1,297,535	.756			1	9	39	49	
2007	186,277	1,691,429	.908			1	8	53	62	
TOTAL	879,115	10,505,318	1.195			14	56	283	353	
O.D.		36,055	.004					4	4	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			789,017	452,560	246,351			126,867	318,803	308,436	416,841
2004			708,835	385,291	393,055			150,139	326,106	435,194	441,542
2005			406,468	232,059	317,022			122,599	152,605	452,081	334,483
2006			116,201	352,029	137,494			26,712	249,005	156,011	260,083
2007			159,057	174,160	237,357			52,085	284,017	386,442	398,311
TOTAL			2,179,578	1,596,099	1,331,279			478,402	1,330,536	1,738,164	1,851,260
O.D.					14,453					19,634	1,968

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,237,179	640,372	346,370			307,399	503,389	434,279	496,458
2004	54	11,694	1,189,275	507,814	544,793		3,570	452,107	472,395	587,081	502,033
2005	33	13,600	800,236	273,709	417,547		6,256	416,696	193,608	576,065	374,955
2006	105	16,074	669,648	309,622	176,474	297	15,850	366,212	221,296	188,156	286,611
2007	379	28,806	923,141	208,249	244,553	964	26,053	794,114	253,883	345,850	424,600
TOTAL	571	70,174	4,819,479	1,939,766	1,729,737	1,261	51,729	2,336,528	1,644,571	2,131,431	2,084,657
O.D.		229	7,983	1,866	15,919		195	5,695	1,988	20,905	2,145

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,293,844	7,486,183	2,086,802			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	500,134	-171,182	12,255			
TOTAL LOSSES	7,793,978	7,315,001	2,099,057			
EXPECTED LOSSES	8,826,314	5,643,919	1,503,287			
CREDIBILITY	.20	.49	.70			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.887	.832	.239	1.958		
INDICATED (POST-TEST)	.686	.643	.185	1.514		
PRES. ON RATE LEVEL	1.007	.645	.172	1.824		
DERIVED BY FORMULA	.943	.644	.181	1.768		
UNDERLYING PRES. RATE	1.004	.642	.171	1.817		
PROPOSED	.943	.644	.181	1.768		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	1.856
IND. RATES				1.86	MINIMUM PREMIUM	
MAN. RATES	1.96	1.91	1.87	+ 1.86	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	41,357	472,791	1.143				14	14	28
2004	43,990	242,203	.550					16	16
2005	47,563	541,908	1.139				1	17	18
2006	47,527	219,649	.462				2	9	11
2007	59,140	310,969	.525					14	14
TOTAL	239,577	1,787,520	.746					17	70
O.D.		150,091	.062					1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				98,409	62,081				167,947	54,637	89,717
2004					72,632					114,106	55,465
2005				10,733	113,159				2,070	287,348	128,598
2006				20,178	64,771				8,015	81,521	45,164
2007					112,895					88,480	109,594
TOTAL				129,320	425,538				178,032	626,092	428,538
O.D.				97,521	15,571				21,068	12,016	3,915

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				139,248	87,287				265,189	76,929	106,853
2004		85	4,609	1,422	99,193		26	4,252	2,643	151,848	63,064
2005	2	473	28,588	17,799	144,677		410	33,366	17,379	359,577	144,158
2006	6	1,574	60,171	24,742	72,640	8	1,195	32,041	14,805	87,484	49,771
2007	13	4,823	164,673	38,067	105,898	36	1,733	58,348	17,983	71,643	116,827
TOTAL	21	6,955	258,041	221,278	509,695	44	3,364	128,007	317,999	747,481	480,673
O.D.	192	6,306	213,573	66,354	28,497	46	1,048	33,621	12,806	18,288	4,389

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	651,218	1,922,398	485,062	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	231,415	-58,046	2,784	
TOTAL LOSSES	882,633	1,864,352	487,846	
EXPECTED LOSSES	4,125,517	2,149,005	313,846	
CREDIBILITY	.08	.21	.29	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.368	.778	.204	1.350
INDICATED (POST-TEST)	.284	.601	.158	1.043
PRES. ON RATE LEVEL	1.728	.901	.132	2.761
DERIVED BY FORMULA	1.612	.838	.140	2.590
UNDERLYING PRES. RATE	1.722	.897	.131	2.750
PROPOSED	1.612	.838	.140	2.590

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.720
IND. RATES				2.72	MINIMUM PREMIUM	
MAN. RATES	3.30	3.03	2.83	+ 2.72	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	143,387	7,518,598	5,243			16	20	136	172
2004	160,388	11,038,055	6,882	1		23	25	134	183
2005	188,721	5,793,701	3,069			10	29	123	162
2006	203,402	6,588,806	3,239	2		6	29	147	184
2007	178,210	6,166,399	3,460	1		6	21	146	174
TOTAL	874,108	37,105,559	4,245	4		61	124	686	875
O.D.		51,129	.005					4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,577,763	659,733	644,455			1,890,604	473,807	781,156	491,080
2004	3,000		4,599,930	1,075,588	893,804	26,047		1,675,725	997,613	1,144,366	621,982
2005			1,541,450	741,438	657,593			594,786	772,829	939,112	546,493
2006	582,506		895,376	976,882	1,047,877	12,233		426,358	978,536	1,203,568	465,470
2007	3,000		967,401	802,154	1,135,778	1,606		400,687	582,341	1,653,499	619,933
TOTAL	588,506		10,581,920	4,255,795	4,379,507	39,886		4,988,160	3,805,126	5,721,701	2,744,958
O.D.					15,870					12,102	23,157

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			3,872,787	933,522	906,108			2,900,692	748,140	1,099,876	584,876
2004	4,721	68,050	6,845,668	1,435,875	1,250,707	44,857	32,159	3,629,291	1,462,491	1,551,787	707,194
2005	112	48,448	2,850,198	860,289	883,662		28,740	1,897,915	907,779	1,227,808	612,619
2006	922,560	76,401	3,055,766	975,655	1,235,277	42,993	94,724	2,336,098	961,648	1,375,498	512,948
2007	6,143	146,162	4,624,427	992,914	1,174,171	6,318	97,172	2,759,085	734,987	1,417,637	660,849
TOTAL	933,536	339,061	21,248,846	5,198,255	5,449,925	94,168	252,795	13,523,081	4,815,045	6,672,606	3,078,486
O.D.		50	3,196	904	20,231		15	1,359	639	15,137	25,814

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	36,396,107	22,172,742	3,104,300			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,543,485	-469,671	18,536			
TOTAL LOSSES	37,939,592	21,703,071	3,122,836			
EXPECTED LOSSES	27,927,752	16,031,141	2,246,458			
CREDIBILITY	.20	.49	.69			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.340	2.483	.357	7.180		
INDICATED (POST-TEST)	3.355	1.919	.276	5.550		
PRES. ON RATE LEVEL	3.208	1.842	.258	5.308		
DERIVED BY FORMULA	3.237	1.880	.270	5.387		
UNDERLYING PRES. RATE	3.195	1.834	.257	5.286		
PROPOSED	3.237	1.880	.270	5.387		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	5.657
IND. RATES				5.66	MINIMUM PREMIUM	
MAN. RATES	5.62	5.44	5.44	+ 5.66	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	22,375	1,287,704	5.755			3	5	24	32
2004	24,944	528,441	2.118			3	1	10	14
2005	29,659	429,508	1.448			1	1	11	13
2006	12,521	1,069,883	8.544			2	5	18	25
2007	9,895	150,090	1.516				1	5	6
TOTAL	99,394	3,465,626	3.487			9	13	68	90
O.D.		29,408	.029				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			539,469	138,895	67,016			102,144	162,765	175,713	101,702
2004			335,143	3,000	43,244			20,931		59,285	66,838
2005			141,762	81,051	26,955			58,774	33,902	32,609	54,455
2006			223,655	246,396	83,307			48,348	96,637	238,792	132,748
2007			27,647		16,436				19,522	44,061	42,424
TOTAL			1,240,029	496,989	236,958			230,197	312,826	550,460	398,167
O.D.				27,290					491		1,627

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			845,887	196,537	94,224			247,495	257,006	247,406	121,127
2004		5,273	521,029	7,942	60,232		492	53,547	1,867	78,997	75,995
2005	12	4,466	262,313	90,834	39,040		2,484	158,358	41,101	43,533	61,044
2006	90	16,307	667,613	222,575	112,169	296	11,045	279,591	107,773	263,673	146,288
2007	54	2,426	82,168	23,803	18,046	65	1,812	59,262	20,521	37,801	45,224
TOTAL	156	28,472	2,379,010	541,691	323,711	361	15,833	798,253	428,268	671,410	449,678
O.D.	4	12	4,908	34,936	398			103	690	11	1,838

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,227,112	2,001,115	451,516	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	155,420	-79,153	2,894	
TOTAL LOSSES	3,382,532	1,921,962	454,410	
EXPECTED LOSSES	2,907,275	1,946,135	488,024	
CREDIBILITY	.05	.11	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.403	1.934	.457	5.794
INDICATED (POST-TEST)	2.631	1.495	.353	4.479
PRES. ON RATE LEVEL	2.937	1.966	.493	5.396
DERIVED BY FORMULA	2.922	1.914	.471	5.307
UNDERLYING PRES. RATE	2.925	1.958	.491	5.374
PROPOSED	2.922	1.914	.471	5.307

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	5.573
IND. RATES				5.57	MINIMUM PREMIUM	
MAN. RATES	5.42	5.42	5.53	+ 5.57	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	51,419	1,865,717	3.628			5	3	38	46
2004	62,773	1,970,082	3.138		1	3	7	40	51
2005	55,746	2,127,959	3.817			6	4	50	60
2006	48,691	1,097,218	2.253			2	5	34	41
2007	46,372	613,060	1.322			1	1	23	25
TOTAL	265,001	7,674,036	2.896		1	17	20	185	223
O.D.		230							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			824,383	118,607	141,189			457,024	11,358	206,189	106,967
2004		287,653	551,650	292,712	221,258		75,000	159,149	104,794	152,735	125,131
2005			970,009	139,148	294,111			368,760	82,899	184,218	88,814
2006			285,418	246,696	137,225			74,387	139,846	157,264	56,382
2007			127,664	40,332	119,218			34,798	41,761	195,310	53,977
TOTAL		287,653	2,759,124	837,495	913,001		75,000	1,094,118	380,658	895,716	431,271
O.D.											230

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,292,632	167,829	198,510			1,107,369	17,934	290,315	127,398
2004	41	649,151	939,057	385,669	308,295		197,789	425,251	154,796	206,370	142,274
2005	20	27,066	1,592,772	187,810	390,539		14,770	922,637	117,945	240,020	99,560
2006	102	19,445	787,150	233,060	172,832	447	14,486	359,939	137,266	181,189	62,133
2007	106	13,888	427,612	77,391	119,959	279	9,035	260,098	69,116	164,037	57,539
TOTAL	269	709,550	5,039,223	1,051,759	1,190,135	726	236,080	3,075,294	497,057	1,081,931	488,904
O.D.											254

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,061,142	3,820,882	489,158	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	253,547	-106,957	2,917	
TOTAL LOSSES	9,314,689	3,713,925	492,075	
EXPECTED LOSSES	4,576,567	3,195,911	389,552	
CREDIBILITY	.09	.22	.31	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.515	1.401	.186	5.102
INDICATED (POST-TEST)	2.717	1.083	.144	3.944
PRES. ON RATE LEVEL	1.734	1.211	.148	3.093
DERIVED BY FORMULA	1.822	1.183	.147	3.152
UNDERLYING PRES. RATE	1.727	1.206	.147	3.080
PROPOSED	1.822	1.183	.147	3.152

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.310
IND. RATES				3.31	MINIMUM PREMIUM	
MAN. RATES	3.19	3.11	3.17	+ 3.31	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	45,978	512,424	1.114			1	1	29	31
2004	43,243	2,292,531	5.301			4	6	42	52
2005	56,415	1,620,019	2.871	1		5		30	36
2006	41,300	987,771	2.391			1	3	35	39
2007	47,873	1,008,627	2.106				3	43	46
TOTAL	234,809	6,421,372	2.735	1		11	13	179	204
O.D.		46,687	.019				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			106,740	33,785	113,729			32,407	17,473	148,504	59,786
2004			836,409	228,039	391,769			256,430	57,835	442,233	79,816
2005	65,821		856,167		169,955	2,386		302,498		119,166	104,026
2006			130,100	163,771	192,826			59,493	150,381	194,015	97,185
2007				127,218	176,261				108,417	470,328	126,403
TOTAL	65,821		1,929,416	552,813	1,044,540	2,386		650,828	334,106	1,374,246	467,216
O.D.				45,642					810		235

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			167,368	47,806	159,904			78,522	27,590	209,092	71,205
2004	35	13,607	1,357,996	307,726	541,177		6,047	657,439	97,658	591,070	90,751
2005	119,077	22,447	1,321,508	30,610	225,582	4,908	11,636	717,354	22,336	152,926	116,613
2006	60	12,333	492,801	164,725	225,572	382	14,126	348,017	148,101	220,881	107,098
2007	268	15,463	524,869	143,479	177,426	480	14,494	477,933	159,864	392,634	134,746
TOTAL	119,440	63,850	3,864,542	694,346	1,329,661	5,770	46,303	2,279,265	455,549	1,566,603	520,413
O.D.	11	1,246	55,169	37,043	2,940		41	847	659	71	251

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,436,484	4,086,872	520,664	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	366,566	-98,793	3,144	
TOTAL LOSSES	6,803,050	3,988,079	523,808	
EXPECTED LOSSES	6,645,095	3,207,490	392,131	
CREDIBILITY	.08	.20	.29	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.897	1.698	.223	4.818
INDICATED (POST-TEST)	2.239	1.313	.172	3.724
PRES. ON RATE LEVEL	2.841	1.372	.168	4.381
DERIVED BY FORMULA	2.793	1.360	.169	4.322
UNDERLYING PRES. RATE	2.830	1.366	.167	4.363
PROPOSED	2.793	1.360	.169	4.322

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	4.539
IND. RATES				4.54	MINIMUM PREMIUM	
MAN. RATES	4.98	4.61	4.49	+ 4.54	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	153,545	3,766,889	2.453			9	18	73	100	
2004	134,997	5,597,585	4.146	1		12	22	52	87	
2005	98,770	1,370,750	1.387				7	29	36	
2006	75,318	973,748	1.292			1	6	30	37	
2007	105,775	1,297,543	1.226			1	6	48	55	
TOTAL	568,405	13,006,515	2.288	1		23	59	232	315	
O.D.		1,260								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,683,138	411,033	345,849			319,523	268,100	395,310	343,936
2004	509,528		2,332,594	506,049	559,291	520		573,789	205,013	572,238	338,563
2005				276,117	454,808				161,807	276,042	201,976
2006			187,110	104,223	147,713			23,257	134,324	248,929	128,192
2007			141,321	134,190	208,381			62,544	158,202	392,781	200,124
TOTAL	509,528		4,344,163	1,431,612	1,716,042	520		979,113	927,446	1,885,300	1,212,791
O.D.											1,260

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,639,161	581,612	486,266			774,204	423,328	556,595	409,628
2004	775,526	37,240	3,729,983	681,431	779,049	896	13,418	1,471,235	315,221	768,918	384,946
2005	41	4,042	240,623	318,253	590,730		1,401	116,474	187,650	354,832	226,415
2006	55	12,102	478,432	113,577	173,199	204	10,941	265,346	137,001	277,124	141,268
2007	290	24,223	773,298	170,591	212,985	699	21,068	623,616	181,989	337,664	213,332
TOTAL	775,912	77,607	7,861,497	1,865,464	2,242,229	1,799	46,828	3,250,875	1,245,189	2,295,133	1,375,589
O.D.											1,389

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,014,518	7,648,015	1,376,978			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	568,089	-199,028	7,722			
TOTAL LOSSES	12,582,607	7,448,987	1,384,700			
EXPECTED LOSSES	9,998,244	5,803,415	1,045,865			
CREDIBILITY	.15	.37	.52			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.214	1.311	.244	3.769		
INDICATED (POST-TEST)	1.711	1.013	.189	2.913		
PRES. ON RATE LEVEL	1.766	1.025	.185	2.976		
DERIVED BY FORMULA	1.758	1.021	.187	2.966		
UNDERLYING PRES. RATE	1.759	1.021	.184	2.964		
PROPOSED	1.758	1.021	.187	2.966		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.115
IND. RATES				3.12	MINIMUM PREMIUM	
MAN. RATES	3.00	3.01	3.05	+ 3.12	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	34,682	1,178,116	3.396				6	38	44
2004	49,939	4,074,575	8.159		1	3	5	46	55
2005	42,574	1,723,637	4.048			4	1	44	49
2006	47,612	1,628,374	3.420			2	7	41	50
2007	61,383	1,385,237	2.256				2	40	42
TOTAL	236,190	9,989,939	4.230		1	9	21	209	240
O.D.		20,143	.008					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				87,694	226,868				346,707	313,633	203,214
2004		32,920	390,393	197,004	289,360		40,997	2,436,581	138,055	350,816	198,449
2005			710,031	45,036	192,148			314,004	877	218,452	243,089
2006			262,022	395,560	146,403			138,101	176,232	210,294	299,762
2007				52,098	281,826				31,738	552,768	466,807
TOTAL		32,920	1,362,446	777,392	1,136,605		40,997	2,888,686	693,609	1,645,963	1,411,321
O.D.					5,116					9,238	5,789

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				124,087	318,974				547,451	441,595	242,028
2004	26	77,503	433,129	260,377	398,870		118,137	1,313,059	214,583	472,491	225,637
2005	7	19,208	1,130,558	75,989	254,124		12,226	755,720	29,111	277,320	272,503
2006	138	22,775	938,283	353,830	192,054	780	22,048	557,278	178,629	242,270	330,338
2007	130	15,344	520,749	129,453	269,315	345	12,406	413,681	131,161	451,039	497,616
TOTAL	301	134,830	3,022,719	943,736	1,433,337	1,125	164,817	3,039,738	1,100,935	1,884,715	1,568,122
O.D.					7,193					13,007	6,796

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,363,530	5,382,923	1,574,918			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	329,460	-118,716	9,633			
TOTAL LOSSES	6,692,990	5,264,207	1,584,551			
EXPECTED LOSSES	5,848,064	4,525,400	1,055,770			
CREDIBILITY	.08	.20	.29			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.834	2.229	.671	5.734		
INDICATED (POST-TEST)	2.191	1.723	.519	4.433		
PRES. ON RATE LEVEL	2.486	1.924	.449	4.859		
DERIVED BY FORMULA	2.462	1.884	.469	4.815		
UNDERLYING PRES. RATE	2.476	1.916	.447	4.839		
PROPOSED	2.462	1.884	.469	4.815		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	5.057
IND. RATES				5.06	MINIMUM PREMIUM	
MAN. RATES	5.18	5.04	4.98	+ 5.06	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	60,226	4,696,062	7.797			10	23	120	153
2004	76,233	8,530,300	11.189			16	39	237	292
2005	117,654	6,904,389	5.868			6	45	163	214
2006	119,872	5,114,561	4.266			1	38	141	180
2007	127,497	10,011,564	7.852		1	6	53	295	355
TOTAL	501,482	35,256,876	7.031		1	39	198	956	1194
O.D.		1,428,806	.284			2	9	20	31

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,447,399	711,395	586,290			695,398	271,529	509,149	474,902
2004			2,111,771	1,608,438	1,073,740			900,951	955,706	1,052,390	827,304
2005			915,570	2,012,540	863,895			485,291	1,124,313	884,729	618,051
2006			176,004	1,542,847	614,523			31,496	1,497,628	732,864	519,199
2007	3,000		798,370	2,434,928	1,779,727	21,323		460,139	1,495,969	1,967,537	1,050,571
TOTAL	3,000		5,449,114	8,310,148	4,918,175	21,323		2,573,275	5,345,145	5,146,669	3,490,027
O.D.			275,781	457,882	141,820			76,455	253,887	129,600	93,381

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,269,521	1,006,624	824,324			1,684,950	428,742	716,883	565,608
2004	228	34,938	3,619,748	2,100,594	1,496,947		21,076	2,447,252	1,390,155	1,426,066	940,645
2005	293	44,817	2,636,677	2,202,797	1,190,404		26,712	1,822,678	1,275,074	1,179,054	692,835
2006	388	58,355	2,459,107	1,340,863	779,841	1,180	82,776	1,851,469	1,297,324	909,937	572,157
2007	9,404	266,946	8,776,917	2,274,851	1,927,791	47,412	152,818	4,493,632	1,348,364	1,773,707	1,119,909
TOTAL	10,313	405,056	19,761,970	8,925,729	6,219,307	48,592	283,382	12,299,981	5,739,659	6,005,647	3,891,154
O.D.	423	30,069	1,197,181	413,054	184,841	512	17,219	548,330	215,914	141,917	102,055

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	34,603,028	27,846,068	3,993,209			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,256,480	-443,188	28,222			
TOTAL LOSSES	35,859,508	27,402,880	4,021,431			
EXPECTED LOSSES	22,822,446	17,887,862	3,049,011			
CREDIBILITY	.14	.34	.48			
PURE PREMIUMS						
INDICATED (PRE-TEST)	7.151	5.464	.802	13.417		
INDICATED (POST-TEST)	5.528	4.224	.620	10.372		
PRES. ON RATE LEVEL	4.570	3.582	.610	8.762		
DERIVED BY FORMULA	4.704	3.800	.615	9.119		
UNDERLYING PRES. RATE	4.551	3.567	.608	8.726		
PROPOSED	4.704	3.800	.615	9.119		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	9.577
IND. RATES				9.58	MINIMUM PREMIUM	
MAN. RATES	8.58	8.71	8.98	+ 9.58	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2003	276,523	4,626,075	1.672			9	8	40	57	
2004	302,855	1,909,321	.630			3	5	31	39	
2005	287,716	2,865,607	.995			7	6	34	47	
2006	316,822	2,836,887	.895	1		6	8	32	47	
2007	228,961	1,411,700	.616			3	3	19	25	
TOTAL	1,412,877	13,649,590	.966	1		28	30	156	215	
O.D.		50,016	.003					4	4	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,091,767	272,077	279,983			662,720	650,450	417,240	251,838
2004			622,531	134,107	278,668			197,283	230,957	250,367	195,408
2005			1,144,396	340,700	245,215			339,930	121,775	422,505	251,086
2006	81,431		1,048,431	271,661	308,306	1,376		429,619	190,295	321,337	184,431
2007			518,020	177,403	189,828			142,272	28,009	195,240	160,928
TOTAL	81,431		5,425,145	1,195,948	1,302,000	1,376		1,771,824	1,221,486	1,606,689	1,043,691
O.D.					5,307					17,827	26,882

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2003			3,279,892	384,989	393,656			1,605,770	1,027,061	587,475	299,939
2004	19	10,090	1,003,518	183,181	384,623		4,636	541,117	335,371	339,255	222,179
2005	48	33,243	1,953,887	402,750	337,995		14,265	902,869	170,585	540,031	281,467
2006	129,148	51,034	2,016,356	315,873	378,358	6,702	47,817	1,262,362	230,343	368,436	203,243
2007	448	44,629	1,335,339	224,024	212,326	521	18,164	444,654	75,354	166,596	171,549
TOTAL	129,663	138,996	9,588,992	1,510,817	1,706,958	7,223	84,882	4,756,772	1,838,714	2,001,793	1,178,377
O.D.		142	4,913	1,145	5,572	2	193	5,926	2,019	18,586	30,436

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	14,717,704	7,085,604	1,208,813		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	804,749	-194,930	7,434		
TOTAL LOSSES	15,522,453	6,890,674	1,216,247		
EXPECTED LOSSES	14,538,505	5,877,570	1,003,142		
CREDIBILITY	.28	.67	.96		
PURE PREMIUMS					
INDICATED (PRE-TEST)	1.099	.488	.086	1.673	
INDICATED (POST-TEST)	.850	.377	.066	1.293	
PRES. ON RATE LEVEL	1.033	.418	.071	1.522	
DERIVED BY FORMULA	.982	.391	.066	1.439	
UNDERLYING PRES. RATE	1.029	.416	.071	1.516	
PROPOSED	.982	.391	.066	1.439	
IND. RATES					
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE
IND. RATES				1.51	MINIMUM PREMIUM
MAN. RATES	1.75	1.62	1.56	+ 1.51	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	101,719	1,694,722	1.666			5	1	4	10
2004	113,752	324,929	.285			1	1	3	5
2005	118,325	1,539,107	1.300			4	6	3	13
2006	115,789	1,735,485	1.498			5	7	8	20
2007	107,873	706,063	.654			1	4	2	7
TOTAL	557,458	6,000,306	1.076			16	19	20	55
O.D.		444,530	.079			1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,184,428	13,950	28,858			372,863	2,059	46,660	45,904
2004			155,004	9,194	15,066			38,500	7,992	63,805	35,368
2005			743,757	110,575	7,867			403,989	205,861	22,437	44,621
2006			828,693	229,744	30,250			289,052	188,895	58,441	110,410
2007			186,405	139,725	8,822			51,900	104,217	34,690	180,304
TOTAL			3,098,287	503,188	90,863			1,156,304	509,024	226,033	416,607
O.D.			339,360					101,550			3,620

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,857,182	19,739	40,575			903,447	3,251	65,697	54,672
2004	1	2,438	242,069	13,572	21,232		907	98,470	13,631	85,277	40,213
2005	17	19,656	1,154,996	135,352	21,972		16,087	1,016,291	242,011	45,146	50,020
2006	187	37,367	1,494,005	234,277	64,915	1,505	33,555	867,254	188,523	85,175	121,672
2007	301	18,223	553,476	110,696	27,830	391	10,440	283,554	75,791	41,433	192,204
TOTAL	506	77,684	5,301,728	513,636	176,524	1,896	60,989	3,169,016	523,207	322,728	458,781
O.D.		8,681	510,235	8,306	3,534		3,854	236,325	5,385	1,298	4,311

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,370,914	1,554,618	463,092	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	274,007	-41,516	2,566	
TOTAL LOSSES	9,644,921	1,513,102	465,658	
EXPECTED LOSSES	4,944,653	1,337,900	323,326	
CREDIBILITY	.15	.36	.51	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.730	.271	.084	2.085
INDICATED (POST-TEST)	1.337	.209	.065	1.611
PRES. ON RATE LEVEL	.891	.241	.058	1.190
DERIVED BY FORMULA	.958	.229	.062	1.249
UNDERLYING PRES. RATE	.887	.240	.058	1.185
PROPOSED	.958	.229	.062	1.249

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	1.311
IND. RATES				1.31	MINIMUM PREMIUM	
MAN. RATES	1.27	1.24	1.22	+ 1.31	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	571,606	1,608,904	.281			2	6	38	46	
2004	641,481	1,543,522	.240			2	7	19	28	
2005	589,618	3,490,541	.592			11	11	31	53	
2006	593,363	1,950,496	.328			1	13	27	41	
2007	702,563	3,002,366	.427			4	18	43	65	
TOTAL	3,098,631	11,595,829	.374			20	55	158	233	
O.D.		57,385	.001					2	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			251,193	273,815	223,179			47,668	122,603	385,074	305,372
2004			260,179	306,419	102,682			180,350	296,047	146,540	251,305
2005			1,508,708	237,461	135,020			615,311	412,899	351,716	229,426
2006			115,000	618,019	180,451			50,000	374,678	239,179	373,169
2007			589,112	398,874	222,252			191,100	699,980	499,426	401,622
TOTAL			2,724,192	1,834,588	863,584			1,084,429	1,906,207	1,621,935	1,560,894
O.D.					19,680					20,800	16,905

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			393,871	387,449	313,790			115,500	193,590	542,182	363,698
2004	41	4,327	463,555	396,806	145,573		4,211	509,206	424,135	202,440	285,734
2005	35	41,230	2,423,721	296,078	197,224		26,445	1,689,572	492,859	472,120	257,187
2006	164	23,979	1,013,180	530,962	240,912	513	24,724	574,480	334,428	288,070	411,232
2007	871	63,105	1,937,480	385,490	265,957	2,256	59,573	1,731,330	523,989	484,631	428,129
TOTAL	1,111	132,641	6,231,807	1,996,785	1,163,456	2,769	114,953	4,620,088	1,969,001	1,989,443	1,745,980
O.D.	1	842	28,709	6,636	18,460	13	409	13,718	4,228	16,842	18,245

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,147,061	7,164,851	1,764,225			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	591,609	-202,453	12,314			
TOTAL LOSSES	11,738,670	6,962,398	1,776,539			
EXPECTED LOSSES	10,535,344	6,971,921	1,456,357			
CREDIBILITY	.47	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.379	.225	.057	.661		
INDICATED (POST-TEST)	.293	.174	.044	.511		
PRES. ON RATE LEVEL	.342	.226	.047	.615		
DERIVED BY FORMULA	.319	.174	.044	.537		
UNDERLYING PRES. RATE	.340	.225	.047	.612		
PROPOSED	.319	.174	.044	.537		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	.564
IND. RATES				.56	MINIMUM PREMIUM	
MAN. RATES	.73	.68	.63	+ .56	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	207,384	3,884,360	1.873			6	9	55	70	
2004	209,624	4,644,134	2.215			11	11	44	66	
2005	225,104	2,040,230	.906			5	3	59	67	
2006	224,782	2,889,801	1.285			5	7	63	75	
2007	290,593	2,953,202	1.016			1	9	51	62	
TOTAL	1,157,487	16,411,727	1.418			1	28	272	340	
O.D.		108,320	.009					3	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			796,037	309,232	315,234			269,750	1,424,755	502,139	267,213
2004			1,645,170	246,588	229,975			1,446,068	305,881	503,429	267,023
2005			702,749	67,664	281,675			229,959	37,500	427,417	293,266
2006			1,092,633	258,242	329,804			352,296	186,991	395,128	274,707
2007	742,427		113,407	354,059	380,831	10,000		28,546	495,402	565,692	262,838
TOTAL	742,427		4,349,996	1,235,785	1,537,519	10,000		2,326,619	2,450,529	2,393,805	1,365,047
O.D.					70,406					28,940	8,974

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,248,186	408,648	443,219			653,605	1,020,619	707,009	318,251
2004	32	22,468	2,248,928	333,949	322,442		21,716	2,370,077	464,007	681,374	303,605
2005	10	19,526	1,149,848	104,859	369,083		9,561	602,958	74,868	539,813	328,751
2006	238	52,626	2,076,009	310,105	402,089	1,794	42,055	1,105,745	227,484	444,935	302,727
2007	898,872	43,957	1,450,714	371,710	394,705	18,022	37,667	1,194,294	412,473	513,086	280,185
TOTAL	899,152	138,577	8,173,685	1,529,271	1,931,538	19,816	110,999	5,926,679	2,199,451	2,886,217	1,533,519
O.D.		1,123	38,891	9,096	77,548		287	8,397	2,940	30,807	10,057

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,317,606	8,666,868	1,543,576			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	828,350	-199,489	10,949			
TOTAL LOSSES	16,145,956	8,467,379	1,554,525			
EXPECTED LOSSES	14,723,234	7,442,641	1,226,936			
CREDIBILITY	.24	.59	.84			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.395	.732	.134	2.261		
INDICATED (POST-TEST)	1.078	.566	.104	1.748		
PRES. ON RATE LEVEL	1.277	.646	.106	2.029		
DERIVED BY FORMULA	1.229	.599	.104	1.932		
UNDERLYING PRES. RATE	1.272	.643	.106	2.021		
PROPOSED	1.229	.599	.104	1.932		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.029
IND. RATES				2.03	MINIMUM PREMIUM	
MAN. RATES	2.31	2.16	2.08	+ 2.03	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	113,237	2,428,313	2.144			6	5	51	62
2004	115,632	3,512,707	3.037			5	9	61	75
2005	124,189	4,073,134	3.279			7	4	58	69
2006	122,733	1,747,096	1.423			2	5	44	51
2007	110,978	1,749,061	1.576				7	43	50
TOTAL	586,769	13,510,311	2.302			20	30	257	307
O.D.		17,714	.003					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			945,622	363,679	158,014			296,714	129,640	306,614	228,030
2004			756,978	345,636	584,269			254,713	722,163	613,806	235,142
2005			1,405,873	105,359	410,626			1,442,963	36,766	409,170	262,377
2006			277,621	40,102	457,149			88,534	113,283	505,505	264,902
2007				319,238	316,181				392,962	510,459	210,221
TOTAL			3,386,094	1,174,014	1,926,239			2,082,924	1,394,814	2,345,554	1,200,672
O.D.					6,949					4,199	6,566

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,482,735	514,606	222,166			718,938	204,702	431,714	271,584
2004	49	12,671	1,268,655	461,254	805,518		6,050	797,391	1,036,176	834,024	267,356
2005	16	29,872	1,759,122	161,282	538,874		31,302	1,935,836	103,531	524,264	294,125
2006	54	18,620	702,883	106,333	511,746	500	17,834	465,152	152,434	549,991	291,922
2007	659	33,408	1,133,141	317,541	326,953	1,127	29,031	944,668	336,696	456,112	224,096
TOTAL	778	94,571	6,346,536	1,561,016	2,405,257	1,627	84,217	4,861,985	1,833,539	2,796,105	1,349,083
O.D.					9,770					5,912	7,505

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,389,714	8,611,599	1,356,588	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	497,605	-175,264	8,205	
TOTAL LOSSES	11,887,319	8,436,335	1,364,793	
EXPECTED LOSSES	8,971,699	5,603,644	1,044,449	
CREDIBILITY	.15	.38	.53	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.026	1.438	.233	3.697
INDICATED (POST-TEST)	1.566	1.112	.180	2.858
PRES. ON RATE LEVEL	1.535	.959	.179	2.673
DERIVED BY FORMULA	1.540	1.017	.180	2.737
UNDERLYING PRES. RATE	1.529	.955	.178	2.662
PROPOSED	1.540	1.017	.180	2.737

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.874
IND. RATES				2.87	MINIMUM PREMIUM	
MAN. RATES	2.76	2.69	2.74	+ 2.87	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	21,267	1,225,634	5.763			3	1	23	27
2004	24,575	879,425	3.578			1	1	13	15
2005	23,965	995,902	4.155			2	3	6	11
2006	22,867	373,913	1.635			1		5	6
2007	23,215	448,822	1.933				1	10	11
TOTAL	115,889	3,923,696	3.386			7	6	57	70

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			451,013	75,037	120,215			166,043	41,653	330,333	41,340
2004			304,273	3,135	59,533			327,383	57,270	95,619	32,212
2005			237,575	242,454	21,787			311,980	120,006	20,839	41,261
2006			159,520		41,495			130,000		22,664	20,234
2007				83,809	156,313				40,000	117,668	51,032
TOTAL			1,152,381	404,435	399,343			935,406	258,929	587,123	186,079

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			707,188	106,177	169,023			402,322	65,770	465,108	49,236
2004		3,874	381,800	7,551	82,170		6,106	660,262	88,990	129,833	36,625
2005	35	8,382	492,426	263,816	39,832		12,620	791,767	146,010	37,117	46,254
2006	27	6,549	253,837	13,813	48,940	616	10,918	300,057	15,231	27,136	22,298
2007	185	11,915	404,410	108,080	154,597	150	4,252	139,492	47,622	99,633	54,400
TOTAL	247	30,720	2,239,661	499,437	494,562	766	33,896	2,293,900	363,623	758,827	208,813

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,599,190	2,116,449	208,813			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	133,441	-49,730	1,523			
TOTAL LOSSES	4,732,631	2,066,719	210,336			
EXPECTED LOSSES	2,400,062	1,609,699	190,059			
CREDIBILITY	.05	.13	.18			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.084	1.783	.181	6.048		
INDICATED (POST-TEST)	3.157	1.378	.140	4.675		
PRES. ON RATE LEVEL	2.079	1.395	.165	3.639		
DERIVED BY FORMULA	2.133	1.393	.161	3.687		
UNDERLYING PRES. RATE	2.071	1.389	.164	3.624		
PROPOSED	2.133	1.393	.161	3.687		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.872
IND. RATES				3.87	MINIMUM PREMIUM	
MAN. RATES	3.72	3.69	3.73	+ 3.87	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	190,677	4,016,340	2.106			8	9	41	58	
2004	165,351	3,200,089	1.935			5	9	54	68	
2005	194,978	2,307,197	1.183			5	4	52	61	
2006	230,194	2,866,026	1.245			5	10	43	58	
2007	194,044	2,852,626	1.470			2	7	38	47	
TOTAL	975,244	15,242,278	1.563			25	39	228	292	
O.D.		1,264,611	.129			1	1	2	10	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,016,100	342,988	182,503			950,805	112,867	218,715	192,362
2004			1,277,789	241,029	360,667			425,006	144,998	495,247	255,353
2005			940,583	230,718	233,127			230,200	92,489	380,827	199,253
2006			1,053,376	389,614	245,865			205,013	280,726	379,682	311,750
2007			663,062	208,147	309,457			762,025	181,790	491,291	236,854
TOTAL			5,950,910	1,412,496	1,331,619			2,573,049	812,870	1,965,762	1,195,572
O.D.	587,213		410,770	64,852	44,292	500		50,000	65,350	34,360	7,274

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,901,256	485,327	256,596			1,370,166	178,216	307,952	229,103
2004	35	20,258	2,022,459	327,907	500,335		9,888	1,082,725	225,423	664,366	290,336
2005	32	26,967	1,585,650	280,602	316,108		9,836	627,339	131,227	484,755	223,363
2006	258	53,454	2,131,588	403,781	317,287	1,166	34,287	866,887	287,598	433,151	343,549
2007	499	46,573	1,437,202	276,099	323,990	1,637	52,491	1,320,962	257,711	431,948	252,486
TOTAL	824	147,252	10,078,155	1,773,716	1,714,316	2,803	106,502	5,268,079	1,080,175	2,322,172	1,338,837
O.D.	1,062,389	14,432	758,398	80,435	51,431	1,058	3,270	179,403	74,330	35,154	8,071

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	17,622,565	7,131,729	1,346,908			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	725,205	-163,190	7,300			
TOTAL LOSSES	18,347,770	6,968,539	1,354,208			
EXPECTED LOSSES	13,009,755	5,519,881	897,224			
CREDIBILITY	.22	.53	.75			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.881	.715	.139	2.735		
INDICATED (POST-TEST)	1.454	.553	.107	2.114		
PRES. ON RATE LEVEL	1.340	.568	.092	2.000		
DERIVED BY FORMULA	1.365	.560	.103	2.028		
UNDERLYING PRES. RATE	1.334	.566	.092	1.992		
PROPOSED	1.365	.560	.103	2.028		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.130
IND. RATES				2.13	MINIMUM PREMIUM	
MAN. RATES	2.17	2.11	2.05	+ 2.13	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	6,004	51,624	.859						4	4
2004	6,130	2,922	.047						1	1
2005	5,198	1,638	.031							
2006	3,933	13,686	.347						2	2
2007	2,218	3,868	.174						1	1
TOTAL	23,483	73,738	.314						8	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					18,692					11,786	21,146
2004					782					1,494	646
2005											1,638
2006					669					11,317	1,700
2007					1,781					1,509	578
TOTAL					21,924					26,106	25,708

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					26,281					16,594	25,185
2004			49	15	1,068			55	35	1,988	735
2005											1,836
2006		9	369	85	738		113	3,283	1,150	12,048	1,873
2007		77	2,599	598	1,670		31	997	307	1,220	616
TOTAL		86	3,017	698	29,757		144	4,335	1,492	31,850	30,245

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,582	63,797	30,245	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	20,622	-9,966	221	
TOTAL LOSSES	28,204	53,831	30,466	
EXPECTED LOSSES	375,258	246,572	37,573	
CREDIBILITY	.02	.04	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.120	.229	.130	.479
INDICATED (POST-TEST)	.093	.177	.100	.370
PRES. ON RATE LEVEL	1.605	1.054	.161	2.820
DERIVED BY FORMULA	1.575	1.019	.157	2.751
UNDERLYING PRES. RATE	1.598	1.050	.160	2.808
PROPOSED	1.575	1.019	.157	2.751

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.889
IND. RATES				2.89	MINIMUM PREMIUM	
MAN. RATES	2.91	2.71	2.89	+ 2.89	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
2003	174,723	11,354,320	6.498			26	23	137	186		
2004	191,178	10,141,109	5.304			24	19	98	143		
2005	200,454	10,306,075	5.141			14	23	126	166		
2006	233,218	10,627,886	4.557		1	23	31	116	170		
2007	211,969	8,929,119	4.212			5	19	145	173		
TOTAL	1,011,542	51,358,509	5.077			8	1	92	115	622	838
O.D.		314,126	.031			1	2	3	6		

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			5,216,258	669,709	1,181,927			1,818,256	740,846	1,234,631	492,693
2004	33,996		4,218,118	564,215	743,305	13,142		2,862,806	374,534	839,064	491,929
2005	699,909	198,723	2,433,382	900,465	998,039	44,111	807,553	1,480,250	389,407	1,434,744	919,492
2006			4,338,889	1,047,276	879,076			2,043,928	699,995	1,048,685	570,037
2007	2,657,695		731,804	791,761	1,233,956	3,044		276,638	452,229	2,182,834	599,158
TOTAL	3,391,600	198,723	16,938,451	3,973,426	5,036,303	60,297	807,553	8,481,878	2,657,011	6,739,958	3,073,309
O.D.			112,206	50,027	77,907				58,000	12,020	3,966

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			8,154,499	947,638	1,661,785			4,367,858	1,169,798	1,738,359	586,797
2004	51,819	62,266	6,211,058	774,942	1,036,544	22,632	54,127	5,824,901	601,371	1,136,566	559,323
2005	1,248,473	269,563	4,216,728	1,068,767	1,332,298	90,713	853,359	3,496,982	567,869	1,834,614	1,030,751
2006	930	198,937	7,881,471	1,187,955	1,121,613	9,795	205,979	5,467,602	871,780	1,222,197	628,181
2007	3,683,031	137,943	4,427,300	998,092	1,252,962	8,117	89,198	2,641,259	740,183	1,792,957	638,702
TOTAL	4,984,253	668,709	30,891,056	4,977,394	6,405,202	131,257	1,202,663	21,798,602	3,951,001	7,724,693	3,443,754
O.D.	38	3,731	252,195	40,952	110,455	52	2,826	63,661	46,407	21,106	4,472

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	59,999,043	23,277,210	3,448,226	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,515,963	-509,782	19,276	
TOTAL LOSSES	62,515,006	22,767,428	3,467,502	
EXPECTED LOSSES	45,165,351	17,540,138	2,316,432	
CREDIBILITY	.22	.54	.77	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.180	2.251	.343	8.774
INDICATED (POST-TEST)	4.777	1.740	.265	6.782
PRES. ON RATE LEVEL	4.497	1.747	.231	6.475
DERIVED BY FORMULA	4.559	1.743	.257	6.559
UNDERLYING PRES. RATE	4.465	1.734	.229	6.428
PROPOSED	4.559	1.743	.257	6.559

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	7.020
IND. RATES				7.02	MINIMUM PREMIUM	
MAN. RATES	7.19	6.93	6.97	+ 7.02	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	105,615	4,258,544	4.032			10	7	48	65
2004	121,877	3,024,701	2.481			6	8	57	71
2005	129,622	6,153,484	4.747			16	6	68	92
2006	151,292	7,160,569	4.732		2	9	12	65	87
2007	152,139	5,019,468	3.299		1	5	5	76	86
TOTAL	660,545	25,616,766	3.878		3	46	38	314	401
O.D.		77,985	.011					5	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,168,220	276,130	359,276			727,852	238,322	376,738	112,006
2004			778,882	381,684	430,070			451,669	255,334	397,434	329,628
2005	689,113		2,932,767	162,875	523,698	66,488		862,152	71,202	520,336	324,853
2006	749,470		1,739,675	529,870	620,943			1,920,378	655,512	530,769	413,952
2007			1,473,850	306,538	625,799			1,390,377	96,022	882,907	243,975
TOTAL	1,438,583		9,093,394	1,657,097	2,559,786	66,488		5,352,428	1,316,392	2,708,184	1,424,414
O.D.					18,549					41,997	17,439

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			3,394,854	390,724	505,139			1,757,917	376,311	530,447	133,399
2004	56	12,836	1,299,185	504,604	595,526		10,551	1,175,607	379,078	536,786	374,787
2005	1,246,688	78,224	4,602,872	274,020	704,619	136,746	33,884	2,102,438	149,344	666,107	364,160
2006	1,043,254	78,533	3,107,612	588,025	747,835	4,402	105,857	2,724,070	670,763	640,832	456,175
2007	819	103,676	3,113,022	510,708	655,679	2,191	76,094	1,868,117	316,008	748,160	260,077
TOTAL	2,290,817	273,269	15,517,545	2,268,081	3,208,798	143,339	226,386	9,628,149	1,891,504	3,122,332	1,588,598
O.D.		46	2,501	719	24,463		34	3,157	1,602	54,196	19,568

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	28,085,243	10,571,695	1,608,166			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,084,348	-205,409	9,199			
TOTAL LOSSES	29,169,591	10,366,286	1,617,365			
EXPECTED LOSSES	19,420,024	7,483,974	1,056,871			
CREDIBILITY	.17	.41	.58			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.416	1.569	.245	6.230		
INDICATED (POST-TEST)	3.414	1.213	.189	4.816		
PRES. ON RATE LEVEL	2.962	1.141	.161	4.264		
DERIVED BY FORMULA	3.039	1.171	.177	4.387		
UNDERLYING PRES. RATE	2.940	1.133	.160	4.233		
PROPOSED	3.039	1.171	.177	4.387		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	4.695
IND. RATES				4.70	MINIMUM PREMIUM	
MAN. RATES	4.78	4.49	4.59	+ 4.70	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	76,451	3,986,564	5,214			8	7	42	57	
2004	88,735	1,790,171	2,017			5	2	29	36	
2005	96,622	6,149,215	6,364		1	8	8	53	70	
2006	91,924	3,147,980	3,424			4	5	67	76	
2007	87,366	3,633,696	4,159		1	8	2	40	51	
TOTAL	441,098	18,707,626	4,241		2	33	24	231	290	
O.D.		15,954	.003					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,105,306	145,158	299,617			726,351	166,824	407,402	135,906
2004			826,791	146,275	137,869			226,556	49,412	147,005	256,263
2005	572,548		1,740,718	389,338	440,490			1,937,289	362,349	458,344	248,139
2006			647,350	223,134	391,413			939,833	208,838	514,409	223,003
2007	231,768		1,607,310	169,874	305,649			738,403	42,790	423,433	114,469
TOTAL	804,316		6,927,475	1,073,779	1,575,038			4,568,432	830,213	1,950,593	977,780
O.D.					3,739					2,000	10,215

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			3,138,815	205,399	421,261			1,638,819	263,414	573,625	161,864
2004	22	13,108	1,312,318	197,984	193,199		5,269	571,413	78,271	197,860	291,371
2005	1,035,842	41,608	2,447,560	472,321	591,820		38,971	2,454,998	462,199	606,811	278,164
2006	135	32,850	1,290,817	261,100	456,771	2,538	56,876	1,509,886	272,658	577,365	245,749
2007	333,472	102,664	2,928,912	348,118	356,869	2,230	77,666	1,759,970	210,442	375,865	122,024
TOTAL	1,369,471	190,230	11,118,422	1,484,922	2,019,920	4,768	178,782	7,935,086	1,286,984	2,331,526	1,099,172
O.D.		11	754	210	4,766		4	227	105	2,502	11,554

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	20,797,755	7,130,935	1,110,726			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	801,279	-154,617	6,347			
TOTAL LOSSES	21,599,034	6,976,318	1,117,073			
EXPECTED LOSSES	14,498,890	5,054,982	789,565			
CREDIBILITY	.13	.31	.44			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.897	1.582	.253	6.732		
INDICATED (POST-TEST)	3.785	1.223	.196	5.204		
PRES. ON RATE LEVEL	3.311	1.155	.180	4.646		
DERIVED BY FORMULA	3.373	1.176	.187	4.736		
UNDERLYING PRES. RATE	3.287	1.146	.179	4.612		
PROPOSED	3.373	1.176	.187	4.736		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	5.069
IND. RATES				5.07	MINIMUM PREMIUM	
MAN. RATES	5.38	5.07	5.00	+ 5.07	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	14,420	1,100,487	7.631			3	1	8	12
2004	12,722	330,880	2.600			1	1	11	13
2005	18,909	792,136	4.189			1	2	10	13
2006	17,785	1,446,492	8.133			3	5	8	16
2007	14,887	721,969	4.849			1	3	8	12
TOTAL	78,723	4,391,964	5.579			9	12	45	66
O.D.		318							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			537,940	68,088	33,973			252,990	184,092	15,198	8,206
2004			97,274	23,782	118,352			18,469	973	47,585	24,445
2005			281,353	94,011	153,256			43,905	43,573	127,139	48,899
2006			423,421	267,543	59,314			205,476	224,106	81,937	184,695
2007			202,529	121,305	160,385			21,154	55,252	126,844	34,500
TOTAL			1,542,517	574,729	525,280			541,994	507,996	398,703	300,745
O.D.											318

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			843,490	96,345	47,765			612,995	290,681	21,401	9,773
2004	3	1,668	162,061	33,704	162,306		439	47,280	2,907	63,438	27,794
2005	13	8,567	504,625	115,150	202,026		2,119	139,470	55,651	162,167	54,816
2006	131	23,884	969,092	247,234	91,168	1,129	28,634	722,248	211,277	111,291	203,534
2007	290	24,358	757,096	150,963	168,782	243	7,095	209,661	61,374	109,540	36,777
TOTAL	437	58,477	3,236,364	643,396	672,047	1,372	38,287	1,731,654	621,890	467,837	332,694
O.D.											339

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,066,591	2,405,170	333,033	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	177,569	-39,753	1,077	
TOTAL LOSSES	5,244,160	2,365,417	334,110	
EXPECTED LOSSES	3,237,089	1,310,738	135,403	
CREDIBILITY	.04	.10	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.662	3.005	.424	10.091
INDICATED (POST-TEST)	5.150	2.323	.328	7.801
PRES. ON RATE LEVEL	4.142	1.677	.173	5.992
DERIVED BY FORMULA	4.182	1.742	.195	6.119
UNDERLYING PRES. RATE	4.112	1.665	.172	5.949
PROPOSED	4.182	1.742	.195	6.119

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	6.549
IND. RATES				6.55	MINIMUM PREMIUM	
MAN. RATES	6.88	6.45	6.45	+ 6.55	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	22,568	2,735,600	12.121	1		6	4	46	57	
2004	29,504	2,251,792	7.632			5	7	63	75	
2005	31,938	2,487,362	7.788	1		5	10	48	64	
2006	52,775	2,639,153	5.000			3	11	64	78	
2007	68,007	5,167,266	7.598	2	1	5	9	67	84	
TOTAL	204,792	15,281,173	7.462	4	1	24	41	288	358	
O.D.		1,752						1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	321,893		1,056,657	158,250	272,198	5,661		382,179	96,508	372,959	69,295
2004			763,413	358,243	282,150			187,241	143,413	389,185	128,147
2005	62,711		704,192	434,278	221,759	28		359,755	213,762	356,930	133,947
2006			512,786	591,570	337,456			115,000	403,428	516,157	162,756
2007	251,002	637,655	1,141,136	411,060	565,193	762	800,000	163,000	113,687	914,451	169,320
TOTAL	635,606	637,655	4,178,184	1,953,401	1,678,756	6,451	800,000	1,207,175	970,798	2,549,682	663,465
O.D.					874					142	736

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	608,056		1,656,838	223,923	382,710	11,865		926,020	152,386	525,128	82,530
2004	53	12,390	1,261,684	471,549	393,119		4,433	503,496	215,194	522,003	145,703
2005	113,512	22,770	1,337,794	489,735	307,203	58	15,493	990,229	266,575	463,658	150,155
2006	217	40,448	1,643,759	550,878	420,199	824	34,228	831,684	392,444	586,938	179,357
2007	361,694	460,871	3,295,373	564,164	609,466	17,245	515,822	1,207,419	292,822	761,511	180,495
TOTAL	1,083,532	536,479	9,195,448	2,300,249	2,112,697	29,992	569,976	4,458,848	1,319,421	2,859,238	738,240
O.D.		13	485	115	964			40	13	151	811

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,874,813	8,592,848	739,051	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	671,731	-143,727	4,990	
TOTAL LOSSES	16,546,544	8,449,121	744,041	
EXPECTED LOSSES	11,769,396	7,765,713	466,926	
CREDIBILITY	.08	.19	.26	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.080	4.126	.363	12.569
INDICATED (POST-TEST)	6.246	3.189	.281	9.716
PRES. ON RATE LEVEL	5.789	3.820	.229	9.838
DERIVED BY FORMULA	5.826	3.700	.243	9.769
UNDERLYING PRES. RATE	5.747	3.792	.228	9.767
PROPOSED	5.826	3.700	.243	9.769

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	10.456
IND. RATES				10.46	MINIMUM PREMIUM	
MAN. RATES	11.08	10.66	10.59	+ 10.46	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	58,245	4,437,592	7.618	1	1	2	5	67	76	
2004	69,359	5,074,356	7.316	2		13	7	65	87	
2005	88,915	2,655,452	2.986			4	9	78	91	
2006	103,474	4,745,987	4.586			7	14	61	82	
2007	124,815	4,554,022	3.648	1		4	20	94	119	
TOTAL	444,808	21,467,409	4.826	4	1	30	55	365	455	
O.D.		4,196						1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	3,000	557,711	383,739	54,079	440,286		2,186,004	110,608	43,480	493,230	165,455
2004	6,000		2,380,506	298,773	346,894			1,288,183	186,684	407,807	159,509
2005			778,081	279,751	374,597			384,222	91,304	471,031	276,466
2006			1,483,544	651,147	355,540			1,078,430	503,180	485,624	188,522
2007	671,599		521,213	744,165	708,001	14,000		253,885	371,647	996,136	273,376
TOTAL	680,599	557,711	5,547,083	2,027,915	2,225,318	14,000	2,186,004	3,115,328	1,196,295	2,853,828	1,063,328
O.D.					409					3,307	480

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	5,667	224,887	601,703	76,522	619,044		818,004	268,003	68,655	694,467	197,057
2004	9,174	37,150	3,706,174	412,088	486,008		28,249	3,038,133	300,812	552,929	181,362
2005	44	23,717	1,396,279	336,588	496,711		15,799	995,283	142,888	599,504	309,918
2006	364	71,604	2,871,870	643,523	460,013	4,165	95,923	2,494,179	539,592	579,078	207,751
2007	966,205	102,234	3,288,322	773,482	752,418	29,509	60,701	1,718,372	456,817	856,789	291,419
TOTAL	981,454	459,592	11,864,348	2,242,203	2,814,194	33,674	1,018,676	8,513,970	1,508,764	3,282,767	1,187,507
O.D.			83	23	521		4	370	175	4,136	526

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	22,872,171	9,852,783	1,188,033			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,049,131	-218,263	9,246			
TOTAL LOSSES	23,921,302	9,634,520	1,197,279			
EXPECTED LOSSES	18,730,865	9,438,825	956,337			
CREDIBILITY	.13	.31	.44			
PURE PREMIUMS						
INDICATED (PRE-TEST)	5.378	2.166	.269	7.813		
INDICATED (POST-TEST)	4.157	1.674	.208	6.039		
PRES. ON RATE LEVEL	4.242	2.137	.217	6.596		
DERIVED BY FORMULA	4.231	1.993	.213	6.437		
UNDERLYING PRES. RATE	4.211	2.122	.215	6.548		
PROPOSED	4.231	1.993	.213	6.437		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	6.890
IND. RATES				6.89	MINIMUM PREMIUM	
MAN. RATES	8.02	7.37	7.10	+ 6.89	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	406,369	18,512,632	4.555	5		47	40	301	393
2004	424,172	21,714,780	5.119	2	1	48	48	241	340
2005	453,988	21,428,359	4.720	3	2	50	44	260	359
2006	461,366	17,076,641	3.701	2		35	24	246	307
2007	471,988	13,824,855	2.929	1		15	34	273	323
TOTAL	2,217,883	92,557,267	4.173	13	3	195	190	1321	1722
O.D.		258,117	.011				2	14	16

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	346,237		7,760,353	1,218,652	2,227,434	107,214		3,609,094	710,548	1,793,396	739,704
2004	222,332	755,320	8,927,778	1,729,756	1,646,564	84,848	585,613	3,773,569	1,658,116	1,620,289	710,595
2005	645,464	828,693	8,195,271	1,598,497	1,718,140	432,344	352,370	4,104,236	1,151,298	1,684,800	717,246
2006	6,000		6,963,666	827,557	1,997,053			3,550,618	378,263	2,150,779	1,202,705
2007	3,000		3,184,479	1,535,245	2,470,174	4,127		2,121,438	1,023,367	2,666,155	816,870
TOTAL	1,223,033	1,584,013	35,031,547	6,909,707	10,059,365	628,533	937,983	17,158,955	4,921,592	9,915,419	4,187,120
O.D.				102,252	45,124				21,096	57,493	32,152

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	654,043		12,075,869	1,724,392	3,131,774	224,720		7,466,193	1,121,959	2,525,103	880,987
2004	338,608	671,009	14,203,521	2,334,221	2,303,893	146,118	564,598	9,642,704	2,459,134	2,211,654	807,947
2005	1,042,172	1,179,719	13,459,781	1,994,673	2,337,968	668,722	549,402	9,957,414	1,531,262	2,225,437	804,033
2006	10,784	304,735	11,918,161	1,288,964	2,390,500	14,895	293,629	7,985,534	833,417	2,393,816	1,325,381
2007	7,992	339,235	10,544,742	2,079,111	2,557,382	15,806	245,350	6,357,992	1,359,667	2,330,690	870,783
TOTAL	2,053,599	2,494,698	62,202,074	9,421,361	12,721,517	1,070,261	1,652,979	41,409,837	7,305,439	11,686,700	4,689,131
O.D.	9	195	18,061	139,465	59,230		89	10,121	32,367	73,132	36,635

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	110,911,923	41,439,211	4,725,766	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	4,707,157	-958,486	28,670	
TOTAL LOSSES	115,619,080	40,480,725	4,754,436	
EXPECTED LOSSES	84,456,985	32,558,523	3,459,897	
CREDIBILITY	.37	.91	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.213	1.825	.214	7.252
INDICATED (POST-TEST)	4.030	1.411	.165	5.606
PRES. ON RATE LEVEL	3.836	1.479	.157	5.472
DERIVED BY FORMULA	3.908	1.417	.165	5.490
UNDERLYING PRES. RATE	3.808	1.468	.156	5.432
PROPOSED	3.908	1.417	.165	5.490

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	5.876
IND. RATES				5.88	MINIMUM PREMIUM	
MAN. RATES	6.23	5.98	5.89	+ 5.88	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	522,205	21,655,067	4.146	4		50	37	267	358
2004	607,866	22,473,267	3.697	3		47	38	300	388
2005	621,152	22,557,671	3.631	1	1	44	47	318	411
2006	644,432	22,170,998	3.440	3	1	43	36	285	368
2007	661,292	17,017,548	2.573	1		23	40	282	346
TOTAL	3,056,947	105,874,551	3.463	12	2	207	198	1452	1871
O.D.		224,143	.007				1	4	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	770,469		8,562,969	1,121,824	1,856,078	9,047		5,046,650	1,150,758	2,220,280	916,992
2004	728,415		8,351,187	1,409,086	2,071,428			4,978,282	1,458,823	2,563,818	912,228
2005	233,585	497,709	7,567,970	1,633,398	1,772,244	8,397	744,464	4,465,188	1,962,870	2,602,222	1,069,624
2006	1,301,951	536,064	7,463,460	1,265,549	2,170,080	370,583	797,425	3,637,787	1,069,412	2,618,797	939,890
2007	3,000		3,979,148	2,002,436	2,267,240			2,606,200	1,406,658	3,268,497	1,484,369
TOTAL	3,037,420	1,033,773	35,924,734	7,432,293	10,137,070	388,027	1,541,889	20,734,107	7,048,521	13,273,614	5,323,103
O.D.				103,439	16,178				32,862	44,350	27,314

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	1,455,416		12,948,269	1,587,380	2,609,641	18,963		7,877,378	1,817,047	3,126,154	1,092,137
2004	1,108,782	129,515	12,922,502	1,923,232	2,876,771		103,980	11,352,887	2,217,171	3,466,445	1,037,203
2005	422,805	594,806	12,406,887	2,007,198	2,400,798	17,270	731,171	10,233,850	2,274,007	3,410,383	1,199,049
2006	1,837,097	606,541	13,407,531	1,699,769	2,621,492	965,640	1,023,048	9,752,848	1,488,167	2,960,854	1,035,759
2007	9,002	407,307	12,514,927	2,399,517	2,444,014	10,032	317,033	8,216,240	1,770,069	2,877,511	1,582,337
TOTAL	4,833,102	1,738,169	64,200,116	9,617,096	12,952,716	1,011,905	2,175,232	47,433,203	9,566,461	15,841,347	5,946,485
O.D.	24	2,869	127,640	84,695	27,716	25	1,652	38,673	28,828	59,061	29,888

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	121,562,610	48,177,920	5,976,373			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	5,458,342	-1,082,849	36,843			
TOTAL LOSSES	127,020,952	47,095,071	6,013,216			
EXPECTED LOSSES	98,005,721	37,141,907	4,402,003			
CREDIBILITY	.46	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.155	1.541	.197	5.893		
INDICATED (POST-TEST)	3.212	1.191	.152	4.555		
PRES. ON RATE LEVEL	3.229	1.224	.145	4.598		
DERIVED BY FORMULA	3.221	1.191	.152	4.564		
UNDERLYING PRES. RATE	3.206	1.215	.144	4.565		
PROPOSED	3.221	1.191	.152	4.564		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	4.885
IND. RATES				4.89	MINIMUM PREMIUM	
MAN. RATES	4.99	4.92	4.95	+ 4.89	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	2,145	350,702	16,349			1			3	4
2004	2,796	847	.030							
2005	2,782	12,098	.434						1	1
2006	3,134	7,414	.236						1	1
2007	4,845	450,727	9,302			1	1			2
TOTAL	15,702	821,788	5,234			2	1		5	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			142,615		68,244			90,675		44,286	4,882
2004											847
2005					1,739					408	9,951
2006					106					4,819	2,489
2007			204,507	103,296				81,216	52,816		8,892
TOTAL			347,122	103,296	70,089			171,891	52,816	49,513	27,061

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			223,620		95,951			219,706		62,355	5,814
2004											963
2005		7	350	98	2,216			44	22	511	11,155
2006			58	12	117		51	1,401	490	5,131	2,743
2007	232	16,471	487,859	85,146	16,696	331	9,951	237,304	42,202	8,868	9,479
TOTAL	232	16,478	711,887	85,256	114,980	331	10,002	458,455	42,714	76,865	30,154

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,197,385	319,815	30,154	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	50,738	-7,190	351	
TOTAL LOSSES	1,248,123	312,625	30,505	
EXPECTED LOSSES	893,756	323,931	35,015	
CREDIBILITY	.01	.03	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.949	1.991	.194	10.134
INDICATED (POST-TEST)	6.145	1.539	.150	7.834
PRES. ON RATE LEVEL	5.734	2.077	.225	8.036
DERIVED BY FORMULA	5.738	2.061	.221	8.020
UNDERLYING PRES. RATE	5.692	2.063	.223	7.978
PROPOSED	5.738	2.061	.221	8.020

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	8.584
IND. RATES				8.58	MINIMUM PREMIUM	
MAN. RATES	9.39	8.82	8.65	+ 8.58	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	1,211	151,636	12.521				2	1	3
2004	949	27,555	2.903					1	1
2005	1,968	31,004	1.575					3	3
2006	1,950	1,967	.100						
2007	3,048	205,844	6.753			1			1
TOTAL	9,126	418,006	4.580			1	2	5	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				101,126	1,088				42,914	791	5,717
2004					9,597					13,658	4,300
2005					8,830					5,831	16,343
2006											1,967
2007			139,441					62,500			3,903
TOTAL			139,441	101,126	19,515			62,500	42,914	20,280	32,230

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				143,094	1,530				67,761	1,114	6,809
2004		12	609	187	13,106		3	509	316	18,175	4,889
2005		30	1,779	503	11,257		10	655	310	7,294	18,321
2006											2,168
2007	21	6,855	184,398	11,523	4,686	162	5,693	119,728	8,383	2,401	4,161
TOTAL	21	6,897	186,786	155,307	30,579	162	5,706	120,892	76,770	28,984	36,348

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	320,464	291,640	36,348	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	30,949	-5,600	207	
TOTAL LOSSES	351,413	286,040	36,555	
EXPECTED LOSSES	550,024	295,682	19,531	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.851	3.134	.401	7.386
INDICATED (POST-TEST)	2.977	2.423	.310	5.710
PRES. ON RATE LEVEL	6.071	3.264	.215	9.550
DERIVED BY FORMULA	6.040	3.247	.218	9.505
UNDERLYING PRES. RATE	6.027	3.240	.214	9.481
PROPOSED	6.040	3.247	.218	9.505

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	10.174
IND. RATES				10.17	MINIMUM PREMIUM	
MAN. RATES	11.27	10.52	10.28	+ 10.17	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	115,208	3,493,498	3.032			10	17	44	71	
2004	118,779	3,119,257	2.626			8	6	47	61	
2005	137,129	4,568,720	3.331			10	8	43	61	
2006	145,413	4,377,761	3.010			8	8	49	65	
2007	139,162	2,670,082	1.918		2	4	5	32	43	
TOTAL	655,691	18,229,318	2.780		2	40	44	215	301	
O.D.		173,298	.026				1	2	3	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,658,469	436,530	187,822			607,217	242,472	176,348	184,640
2004			1,336,054	267,502	387,017			299,120	150,078	523,721	155,765
2005			1,828,993	282,455	484,451			606,142	600,525	531,102	235,052
2006			1,728,862	344,822	524,200			995,536	175,531	392,342	216,468
2007	183,758		904,075	98,281	383,201	12,500		463,819	100,002	349,679	174,767
TOTAL	183,758		7,456,453	1,429,590	1,966,691	12,500		2,971,834	1,268,608	1,973,192	966,692
O.D.				75,000	3,381				79,484	4,674	10,759

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,600,480	617,691	264,076			1,471,286	382,863	248,294	219,906
2004	37	21,398	2,136,659	362,995	536,935		7,056	784,313	230,322	701,753	177,105
2005	40	50,983	2,999,952	371,410	647,814		27,516	1,787,493	702,561	707,424	263,493
2006	350	81,593	3,209,033	439,206	634,659	4,841	94,360	2,545,109	281,819	455,864	238,548
2007	264,288	66,979	1,961,396	268,872	399,190	26,192	53,958	1,273,863	192,548	311,834	186,302
TOTAL	264,715	220,953	12,907,520	2,060,174	2,482,674	31,033	182,890	7,862,064	1,790,113	2,425,169	1,085,354
O.D.	10	699	40,690	79,494	7,583		500	42,169	85,131	10,895	12,201

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	21,553,243	8,941,233	1,097,555			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,213,375	-193,220	6,894			
TOTAL LOSSES	22,766,618	8,748,013	1,104,449			
EXPECTED LOSSES	21,834,511	6,668,377	826,171			
CREDIBILITY	.17	.40	.57			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.472	1.334	.168	4.974		
INDICATED (POST-TEST)	2.684	1.031	.130	3.845		
PRES. ON RATE LEVEL	3.354	1.025	.127	4.506		
DERIVED BY FORMULA	3.240	1.027	.129	4.396		
UNDERLYING PRES. RATE	3.330	1.017	.126	4.473		
PROPOSED	3.240	1.027	.129	4.396		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	4.705
IND. RATES				4.71	MINIMUM PREMIUM	
MAN. RATES	5.44	5.02	4.85	+ 4.71	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	205,318	9,232,392	4.496		1	20	12	115	148
2004	211,881	8,528,704	4.025		1	15	17	138	171
2005	247,671	11,717,216	4.730			29	25	140	194
2006	256,893	11,616,872	4.522	1		26	28	127	182
2007	274,179	7,423,879	2.707			9	30	144	183
TOTAL	1,195,942	48,519,063	4.057		1	2	99	112	664
O.D.		246,166	.020				1	3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		351,110	4,221,253	313,416	975,782		213,093	1,691,589	149,750	843,833	472,566
2004		207,353	2,404,354	649,331	949,077		1,521,697	1,049,949	298,629	989,572	458,742
2005			5,958,724	1,029,025	943,644			1,747,278	553,025	949,477	536,043
2006	251,011		4,691,398	928,778	1,083,921	4,698		2,015,457	945,190	1,001,431	694,988
2007			1,460,115	1,360,976	1,262,821			352,777	1,206,035	1,268,161	512,994
TOTAL	251,011	558,463	18,735,844	4,281,526	5,215,245	4,698	1,734,790	6,857,050	3,152,629	5,052,474	2,675,333
O.D.			117,916		86,873			8,391		28,689	4,297

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		667,144	6,448,724	443,484	1,371,941		375,747	3,570,112	236,454	1,188,113	562,826
2004	95	144,268	3,894,675	873,383	1,313,695		923,617	2,708,725	468,154	1,328,727	521,590
2005	147	165,033	9,704,496	1,289,198	1,305,717		71,084	4,465,023	734,300	1,242,566	600,904
2006	398,350	213,788	8,432,625	1,139,504	1,347,759	25,592	220,272	5,787,261	1,070,063	1,193,776	765,877
2007	3,014	210,515	6,637,490	1,445,670	1,363,040	4,260	115,327	3,378,211	1,019,969	1,171,700	546,852
TOTAL	401,606	1,400,748	35,118,010	5,191,239	6,702,152	29,852	1,706,047	19,909,332	3,528,940	6,124,882	2,998,049
O.D.		1,963	189,064	3,219	118,124		209	22,284	1,112	37,548	4,829

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	58,779,115	21,707,216	3,002,878	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,420,066	-468,721	17,748	
TOTAL LOSSES	61,199,181	21,238,495	3,020,626	
EXPECTED LOSSES	43,412,694	16,850,822	2,057,020	
CREDIBILITY	.25	.60	.86	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.117	1.776	.253	7.146
INDICATED (POST-TEST)	3.955	1.373	.196	5.524
PRES. ON RATE LEVEL	3.657	1.419	.173	5.249
DERIVED BY FORMULA	3.732	1.391	.193	5.316
UNDERLYING PRES. RATE	3.630	1.409	.172	5.211
PROPOSED	3.732	1.391	.193	5.316

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	5.690
IND. RATES				5.69	MINIMUM PREMIUM	
MAN. RATES	6.10	5.62	5.65	+ 5.69	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	63,806	2,671,578	4.187			8	2	42	52	
2004	75,504	2,778,111	3.679	1		8	7	60	76	
2005	82,442	4,094,528	4.966			11	8	34	53	
2006	84,131	2,442,278	2.902			3	9	57	69	
2007	79,155	2,852,241	3.603	1		7	6	30	44	
TOTAL	385,038	14,838,736	3.854	2		37	32	223	294	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,342,475	72,656	381,374			324,022	211,325	213,549	126,177
2004	3,000		1,330,859	224,871	212,814			354,810	205,928	310,855	134,974
2005			2,493,120	240,539	174,616			757,259	118,565	149,060	161,369
2006			530,135	412,099	403,584			196,336	403,467	335,615	161,042
2007	200,000		1,240,641	223,724	258,677			334,691	202,126	254,654	137,728
TOTAL	203,000		6,937,230	1,173,889	1,431,065			1,967,118	1,141,411	1,263,733	721,290

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,105,000	102,808	536,215			785,106	333,682	300,673	150,277
2004	4,597	21,088	2,109,906	304,965	298,392		8,283	924,573	305,278	420,001	153,465
2005	32	66,569	3,913,444	325,661	258,065		29,685	1,841,647	174,840	203,108	180,895
2006	183	37,269	1,488,489	414,692	481,842	1,225	39,113	962,970	382,222	396,594	177,468
2007	287,892	85,968	2,488,858	337,557	305,598	1,451	45,261	1,121,837	216,464	241,040	146,818
TOTAL	292,704	210,894	12,105,697	1,485,683	1,880,112	2,676	122,342	5,636,133	1,412,486	1,561,416	808,923

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	18,370,446	6,339,697	808,923			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	650,851	-150,558	4,400			
TOTAL LOSSES	19,021,297	6,189,139	813,323			
EXPECTED LOSSES	11,759,061	5,070,950	535,202			
CREDIBILITY	.12	.28	.40			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.940	1.607	.211	6.758		
INDICATED (POST-TEST)	3.819	1.242	.163	5.224		
PRES. ON RATE LEVEL	3.076	1.327	.140	4.543		
DERIVED BY FORMULA	3.165	1.303	.149	4.617		
UNDERLYING PRES. RATE	3.054	1.317	.139	4.510		
PROPOSED	3.165	1.303	.149	4.617		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	4.942
IND. RATES				4.94	MINIMUM PREMIUM	
MAN. RATES	5.07	4.85	4.89	+ 4.94	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	38,189	1,707,563	4.471	1		4	6	34	45	
2004	36,671	3,016,057	8.224			8	5	46	59	
2005	39,252	2,660,800	6.778			6	5	41	52	
2006	42,189	2,635,345	6.246			3	2	25	30	
2007	40,124	1,615,267	4.025				5	44	49	
TOTAL	196,425	11,635,032	5.923	1		21	23	190	235	
O.D.		308								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	227,192		503,015	182,217	174,394	1,287		130,236	202,160	147,812	139,250
2004			1,282,935	252,044	474,174			421,884	76,532	389,368	119,120
2005			1,153,228	102,081	491,657			298,121	109,579	372,507	133,627
2006			702,667	69,612	206,520			1,193,496	107,135	172,201	183,714
2007				344,637	264,978				327,959	558,078	119,615
TOTAL	227,192		3,641,845	950,591	1,611,723	1,287		2,043,737	823,365	1,639,966	695,326
O.D.											308

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	429,166		788,728	257,838	245,196	2,698		315,562	319,210	208,120	165,847
2004	38	20,667	2,057,355	344,402	655,565		9,853	1,065,180	126,650	521,963	135,439
2005	14	32,057	1,888,051	164,245	642,836		12,519	793,509	152,674	476,230	149,796
2006	105	25,461	993,728	112,305	243,107	2,523	49,483	1,329,996	156,191	204,525	202,453
2007	705	32,790	1,111,917	317,032	281,333	1,016	26,823	875,501	307,831	487,587	127,510
TOTAL	430,028	110,975	6,839,779	1,195,822	2,068,037	6,237	98,678	4,379,748	1,062,556	1,898,425	781,045
O.D.											339

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,865,445	6,224,840	781,384			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	395,690	-130,644	3,472			
TOTAL LOSSES	12,261,135	6,094,196	784,856			
EXPECTED LOSSES	7,088,978	4,368,491	426,242			
CREDIBILITY	.07	.18	.26			
PURE PREMIUMS						
INDICATED (PRE-TEST)	6.242	3.103	.400	9.745		
INDICATED (POST-TEST)	4.825	2.399	.309	7.533		
PRES. ON RATE LEVEL	3.635	2.240	.219	6.094		
DERIVED BY FORMULA	3.718	2.269	.242	6.229		
UNDERLYING PRES. RATE	3.609	2.224	.217	6.050		
PROPOSED	3.718	2.269	.242	6.229		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	6.667
IND. RATES				6.67	MINIMUM PREMIUM	
MAN. RATES	6.77	6.53	6.56	+ 6.67	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	110,520	4,714,982	4.266			11	13	113	137
2004	121,038	5,995,490	4.953	1		8	16	112	137
2005	130,654	6,238,158	4.774			14	14	92	120
2006	128,295	4,669,712	3.639			11	13	78	102
2007	129,297	3,675,932	2.843	1		2	11	96	110
TOTAL	619,804	25,294,274	4.081	2		46	67	491	606
O.D.		2,384							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,760,996	467,625	540,788			600,227	339,744	713,792	291,810
2004	430,784		1,628,235	467,608	745,619	6,636		923,907	355,717	1,063,766	373,218
2005			2,521,438	565,137	568,785			814,053	801,124	694,532	273,089
2006			1,692,253	489,287	459,923			666,991	356,552	623,382	381,324
2007	372,650		283,584	513,359	868,853	1,838		110,436	328,889	917,444	278,879
TOTAL	803,434		7,886,506	2,503,016	3,183,968	8,474		3,115,614	2,182,026	4,012,916	1,598,320
O.D.											2,384

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,761,242	661,689	760,345			1,454,351	536,456	1,005,022	347,546
2004	655,680	26,214	2,621,946	628,864	1,030,514	11,428	20,659	2,275,873	545,892	1,427,904	424,349
2005	78	71,600	4,210,595	692,521	773,711		36,908	2,395,686	936,765	926,338	306,133
2006	379	83,180	3,295,119	546,199	572,418	3,400	78,444	2,059,903	420,043	709,830	420,219
2007	536,380	83,141	2,722,923	655,593	873,349	5,080	43,995	1,325,465	396,232	782,917	297,285
TOTAL	1,192,517	264,135	15,611,825	3,184,866	4,010,337	19,908	180,006	9,511,278	2,835,388	4,852,011	1,795,532
O.D.											2,711

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	26,779,669	14,882,602	1,798,243	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,061,486	-315,254	9,674	
TOTAL LOSSES	27,841,155	14,567,348	1,807,917	
EXPECTED LOSSES	19,108,559	10,580,055	1,177,628	
CREDIBILITY	.16	.39	.55	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.492	2.350	.292	7.134
INDICATED (POST-TEST)	3.472	1.817	.226	5.515
PRES. ON RATE LEVEL	3.106	1.719	.191	5.016
DERIVED BY FORMULA	3.165	1.757	.210	5.132
UNDERLYING PRES. RATE	3.083	1.707	.190	4.980
PROPOSED	3.165	1.757	.210	5.132

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	5.493
IND. RATES				5.49	MINIMUM PREMIUM	
MAN. RATES	5.46	5.29	5.40	+ 5.49	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	58,966	1,366,742	2,317			5	2	20	27	
2004	69,384	901,320	1,299			1	4	21	26	
2005	79,365	1,523,884	1,920			4	5	23	32	
2006	91,279	676,651	.741			1	1	21	23	
2007	87,943	1,905,435	2,166			4	3	25	32	
TOTAL	386,937	6,374,032	1,647			15	15	110	140	
O.D.		37,879	.009				1		1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			712,638	31,179	265,980			130,929	2,046	164,514	59,456
2004			240,437	162,484	132,396			20,000	122,366	143,721	79,916
2005			597,763	180,668	159,237			193,618	139,118	182,998	70,482
2006			191,395	38,674	125,225			78,803	5,482	150,551	86,521
2007			772,274	121,751	243,942			374,847	62,262	235,858	94,501
TOTAL			2,514,507	534,756	926,780			798,197	331,274	877,642	390,876
O.D.				26,538					11,084		257

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,117,416	44,119	373,969			317,240	3,231	231,635	70,812
2004	23	3,986	409,059	212,933	183,991		499	79,791	175,948	194,054	90,864
2005	26	17,467	1,028,324	215,005	216,373		8,493	544,634	168,737	239,577	79,010
2006	41	10,109	392,998	57,709	144,302	375	8,244	227,336	27,602	162,580	95,346
2007	370	55,986	1,633,364	226,511	266,354	1,229	41,806	969,958	135,109	212,165	100,738
TOTAL	460	87,548	4,581,161	756,277	1,184,989	1,604	59,042	2,138,959	510,627	1,040,011	436,770
O.D.				37,551					17,502		306

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,868,774	3,546,957	437,076			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	343,249	-72,390	2,758			
TOTAL LOSSES	7,212,023	3,474,567	439,834			
EXPECTED LOSSES	6,175,514	2,642,781	317,288			
CREDIBILITY	.12	.28	.40			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.864	.898	.114	2.876		
INDICATED (POST-TEST)	1.441	.694	.088	2.223		
PRES. ON RATE LEVEL	1.608	.688	.082	2.378		
DERIVED BY FORMULA	1.588	.690	.084	2.362		
UNDERLYING PRES. RATE	1.596	.683	.082	2.361		
PROPOSED	1.588	.690	.084	2.362		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.528
IND. RATES				2.53	MINIMUM PREMIUM	
MAN. RATES	2.70	2.63	2.56	+ 2.53	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	526,496	24,330,755	4.621	2	2	55	55	388	502	
2004	538,143	25,814,441	4.796	2	1	59	51	360	473	
2005	567,987	29,279,855	5.155	1	1	73	51	344	470	
2006	575,421	28,691,829	4.986	1	1	49	50	373	474	
2007	637,178	23,457,846	3.681	3		27	62	379	471	
TOTAL	2,845,225	131,574,726	4.624	9	5	263	269	1844	2390	
O.D.		9,942						1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	219,305	997,944	9,077,009	1,772,195	2,568,393	35,582	683,495	3,421,825	1,098,394	3,071,015	1,385,598
2004	759,833	356,835	9,809,681	1,592,337	2,305,195	38,543	450,000	4,486,363	1,630,208	2,777,565	1,607,881
2005	193,700	177,662	12,435,984	2,089,979	2,325,791	296	55,955	5,286,938	2,391,140	2,679,336	1,643,074
2006	339,404	776,775	8,945,010	2,049,445	2,997,510	64,124	2,350,000	3,765,635	1,660,167	3,988,543	1,755,216
2007	1,011,085		4,848,834	2,569,441	3,256,328	278,284		2,170,240	3,482,224	4,256,252	1,585,158
TOTAL	2,523,327	2,309,216	45,116,518	10,073,397	13,453,217	416,829	3,539,450	19,131,001	10,262,133	16,772,711	7,976,927
O.D.					1,000					4,792	4,150

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	414,268	1,293,255	14,161,703	2,507,657	3,611,157	74,580	792,527	8,090,036	1,734,361	4,323,986	1,650,247
2004	1,156,619	563,216	15,504,073	2,179,043	3,204,195	66,376	700,020	11,195,276	2,461,292	3,754,228	1,828,161
2005	350,722	684,961	20,262,508	2,651,022	3,176,733	609	322,077	13,645,962	2,975,004	3,558,547	1,841,886
2006	539,252	584,051	16,905,147	2,518,943	3,612,690	229,460	1,199,731	11,086,531	2,123,231	4,473,263	1,934,248
2007	1,064,772	534,200	16,454,941	3,162,935	3,456,767	561,776	430,642	11,749,395	2,992,160	3,866,832	1,689,778
TOTAL	3,525,633	3,659,683	83,288,372	13,019,600	17,061,542	932,801	3,444,997	55,767,200	12,286,048	19,976,856	8,944,320
O.D.		2	202	56	1,275		5	540	252	5,995	4,424

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	150,619,435	62,351,624	8,948,744			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	6,367,706	-1,342,768	53,918			
TOTAL LOSSES	156,987,141	61,008,856	9,002,662			
EXPECTED LOSSES	113,809,000	46,718,595	6,373,304			
CREDIBILITY	.44	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	5.518	2.144	.316	7.978		
INDICATED (POST-TEST)	4.265	1.657	.244	6.166		
PRES. ON RATE LEVEL	4.029	1.654	.226	5.909		
DERIVED BY FORMULA	4.133	1.657	.244	6.034		
UNDERLYING PRES. RATE	4.000	1.642	.224	5.866		
PROPOSED	4.133	1.657	.244	6.034		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	6.458
IND. RATES				6.46	MINIMUM PREMIUM	
MAN. RATES	6.80	6.46	6.36	+ 6.46	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	583,572	40,091,547	6.870	3	1	89	102	715	910	
2004	627,722	43,495,223	6.929	2	2	75	111	697	887	
2005	644,920	38,947,315	6.039	2	1	81	82	710	876	
2006	633,052	39,618,432	6.258	2	2	63	120	581	768	
2007	587,327	33,086,662	5.633	2	1	29	112	507	651	
TOTAL	3,076,593	195,239,179	6.346	11	7	337	527	3210	4092	
O.D.		536,823	.017			2	2	6	10	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	524,532	587,210	13,242,498	3,107,323	3,931,162	75	908,184	8,374,408	2,456,554	5,118,246	1,841,355
2004	414,131	638,199	12,704,514	3,763,867	3,693,054	1,063,459	2,250,000	9,458,291	3,112,199	4,736,266	1,661,243
2005	261,763	399,149	11,965,517	3,138,688	4,261,144	87,665	1,958,098	6,261,724	2,515,606	5,649,871	2,448,090
2006	814,669	1,366,597	9,340,770	4,631,413	3,821,342	78,056	2,501,590	5,852,427	4,454,793	4,936,499	1,820,276
2007	334,220	677,160	4,691,667	4,917,521	4,141,380	2,603	1,424,466	4,224,942	5,005,122	6,000,113	1,667,468
TOTAL	2,349,315	3,668,315	51,944,966	19,558,812	19,848,082	1,231,858	9,042,338	34,171,792	17,544,274	26,440,995	9,438,432
O.D.			256,819	100,893	68,199			32,101	65,830	5,114	7,867

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	990,841	428,247	20,460,454	4,396,865	5,527,195	157	614,644	18,646,476	3,878,897	7,206,479	2,193,054
2004	503,380	736,221	19,611,084	5,009,177	5,139,120	1,338,949	1,631,780	18,027,151	4,653,632	6,406,583	1,888,833
2005	474,015	510,889	20,513,237	3,859,234	5,680,646	180,301	1,050,804	16,479,785	3,324,024	7,294,979	2,744,309
2006	1,207,902	987,162	20,960,915	4,739,925	4,693,326	259,886	2,069,614	17,394,941	4,636,482	5,754,981	2,005,944
2007	490,801	945,232	22,300,583	4,998,955	4,500,784	44,706	1,218,641	18,122,331	4,480,228	5,505,337	1,777,521
TOTAL	3,666,939	3,607,751	103,846,273	23,004,156	25,541,071	1,823,999	6,585,483	88,670,684	20,973,263	32,168,359	10,609,661
O.D.	55	11,078	541,404	103,838	88,856	50	4,005	148,629	54,832	11,817	8,875

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	208,906,350	101,946,192	10,618,536	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	8,309,851	-2,342,441	59,355	
TOTAL LOSSES	217,216,201	99,603,751	10,677,891	
EXPECTED LOSSES	149,737,781	74,822,742	7,537,652	
CREDIBILITY	.46	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.060	3.237	.347	10.644
INDICATED (POST-TEST)	5.457	2.502	.268	8.227
PRES. ON RATE LEVEL	4.902	2.450	.247	7.599
DERIVED BY FORMULA	5.157	2.502	.268	7.927
UNDERLYING PRES. RATE	4.867	2.432	.245	7.544
PROPOSED	5.157	2.502	.268	7.927

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	8.485
IND. RATES				8.49	MINIMUM PREMIUM	
MAN. RATES	8.09	8.05	8.18	+ 8.49	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	315,533	15,321,495	4.855			41	41	298	380
2004	335,467	18,251,742	5.440	1		43	38	267	349
2005	346,906	18,308,325	5.277	1	2	33	46	259	341
2006	362,742	16,547,530	4.561	2		35	31	235	303
2007	369,010	18,080,950	4.899	2		21	46	253	322
TOTAL	1,729,658	86,510,042	5.002	6	2	173	202	1312	1695
O.D.		1,493,067	.086			5		23	28

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			7,104,667	1,223,790	1,580,923			2,624,459	693,474	1,588,898	505,284
2004	88,881		7,708,301	1,177,896	1,777,907	16,116		3,757,041	1,053,914	1,966,918	704,768
2005	89,051	859,860	5,347,508	1,536,548	1,523,846		2,527,785	2,067,128	1,195,086	2,545,019	616,494
2006	471,829		6,862,338	1,421,287	1,749,306	192,501		2,290,309	883,433	2,072,136	604,391
2007	1,055,656		4,475,893	2,165,977	2,473,181	85,844		2,510,667	1,581,476	3,028,211	704,045
TOTAL	1,705,417	859,860	31,498,707	7,525,498	9,105,163	294,461	2,527,785	13,249,604	5,407,383	11,201,182	3,134,982
O.D.			1,012,049		151,537			140,890		156,880	31,711

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			11,033,999	1,731,666	2,222,777			6,248,368	1,094,995	2,237,178	601,793
2004	135,433	122,419	12,201,670	1,617,365	2,471,108	27,755	85,526	9,309,046	1,615,056	2,659,226	801,321
2005	161,321	881,836	9,236,919	1,849,307	2,059,171		1,273,251	5,829,535	1,530,979	3,280,523	691,090
2006	685,155	316,845	12,492,749	1,738,567	2,155,771	571,452	240,212	6,372,110	1,143,480	2,331,850	666,039
2007	1,386,334	441,422	13,565,658	2,602,379	2,663,101	158,349	323,517	8,386,826	1,828,960	2,703,156	750,512
TOTAL	2,368,243	1,762,522	58,530,995	9,539,284	11,571,928	757,556	1,922,506	36,145,885	7,213,470	13,211,933	3,510,755
O.D.	70	27,613	1,540,303	41,875	208,450	192	5,790	343,440	13,456	201,972	36,758

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	103,405,115	42,002,368	3,547,513			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	4,178,441	-928,904	20,527			
TOTAL LOSSES	107,583,556	41,073,464	3,568,040			
EXPECTED LOSSES	74,876,895	31,600,852	2,473,411			
CREDIBILITY	.32	.77	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	6.220	2.375	.206	8.801		
INDICATED (POST-TEST)	4.808	1.836	.159	6.803		
PRES. ON RATE LEVEL	4.361	1.840	.144	6.345		
DERIVED BY FORMULA	4.504	1.837	.159	6.500		
UNDERLYING PRES. RATE	4.329	1.827	.143	6.299		
PROPOSED	4.504	1.837	.159	6.500		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	6.957
IND. RATES				6.96	MINIMUM PREMIUM	
MAN. RATES	7.24	6.94	6.83	+ 6.96	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	142,131	8,297,580	5.837			22	7	125	154
2004	144,940	10,067,561	6.946			28	10	133	171
2005	164,367	10,858,812	6.606		1	25	18	139	183
2006	189,925	9,119,351	4.801			20	15	137	172
2007	202,709	9,394,714	4.634		2	15	25	123	165
TOTAL	844,072	47,738,018	5.656		3	110	75	657	845
O.D.		511,571	.060			2	2	2	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			5,030,716	234,244	694,946			1,291,085	88,524	668,671	289,394
2004			5,240,159	357,600	1,050,943			1,922,243	124,633	1,009,082	362,901
2005	97,063		4,377,137	739,958	823,910	716,956		1,834,007	474,383	1,309,715	485,683
2006			3,753,675	503,182	1,124,784			1,059,512	591,809	1,588,755	497,634
2007	983,317		2,544,066	1,005,025	1,215,140	1,164		1,021,241	559,324	1,545,338	520,099
TOTAL	1,080,380		20,945,753	2,840,009	4,909,723	718,120		7,128,088	1,838,673	6,121,561	2,155,711
O.D.			317,402	49,272	6,116			92,709	33,520	9,080	3,472

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			7,876,373	331,455	977,092			3,111,483	139,779	941,492	344,668
2004	53	83,033	8,226,220	529,250	1,458,113		44,734	4,778,308	244,107	1,355,264	412,618
2005	111,078	121,504	7,146,434	937,562	1,125,179	931,917	74,398	4,665,750	673,800	1,689,693	544,451
2006	717	170,201	6,663,271	752,613	1,347,453	5,422	131,801	3,472,528	748,781	1,766,980	548,393
2007	1,414,793	239,617	7,252,194	1,283,976	1,320,901	6,973	150,476	3,840,930	782,598	1,351,379	554,426
TOTAL	1,526,641	614,355	37,164,492	3,834,856	6,228,738	944,312	401,409	19,868,999	2,589,065	7,104,808	2,404,556
O.D.	108	11,911	549,214	52,991	16,740	238	7,621	235,554	34,066	15,972	3,869

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	61,324,854	19,877,236	2,408,425			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	2,543,269	-427,368	14,658			
TOTAL LOSSES	63,868,123	19,449,868	2,423,083			
EXPECTED LOSSES	45,394,192	16,012,046	1,654,381			
CREDIBILITY	.20	.48	.68			
PURE PREMIUMS						
INDICATED (PRE-TEST)	7.567	2.304	.287	10.158		
INDICATED (POST-TEST)	5.849	1.781	.222	7.852		
PRES. ON RATE LEVEL	5.417	1.911	.198	7.526		
DERIVED BY FORMULA	5.503	1.849	.214	7.566		
UNDERLYING PRES. RATE	5.378	1.897	.196	7.471		
PROPOSED	5.503	1.849	.214	7.566		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	8.098
IND. RATES				8.10	MINIMUM PREMIUM	
MAN. RATES	8.37	8.06	8.10	+ 8.10	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	75,657	5,334,080	7.050						16	6	50	72
2004	69,814	8,317,035	11.913				2		14	15	62	93
2005	89,433	5,355,393	5.988						12	14	41	67
2006	104,759	13,247,132	12.645				3	1	24	18	67	113
2007	91,816	8,730,028	9.508				3		8	21	64	96
TOTAL	431,479	40,983,668	9.498				8	1	74	74	284	441
O.D.		11,953	.002								1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			3,245,517	177,579	324,552			1,012,017	66,932	288,441	219,042
2004	1,207,240		2,812,268	768,176	516,533	22,284		1,843,122	464,307	505,193	177,912
2005			2,462,688	502,025	247,218			951,923	551,812	351,976	287,751
2006	539,304	816,581	5,304,935	608,195	614,410	2,200	1,171,555	1,917,268	841,278	1,135,875	295,531
2007	707,391		1,259,312	1,066,473	704,225	12,664		663,390	2,576,498	1,409,841	330,234
TOTAL	2,453,935	816,581	15,084,720	3,122,448	2,406,938	37,148	1,171,555	6,387,720	4,500,827	3,691,326	1,310,470
O.D.					4,842					700	6,411

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			5,088,973	251,274	456,322			2,452,116	105,685	406,126	260,879
2004	1,681,700	44,556	4,493,504	1,020,683	726,040	33,513	42,326	4,589,846	707,979	691,699	202,286
2005	71	67,907	3,991,474	605,446	360,438		38,627	2,456,600	657,266	484,424	322,569
2006	854,773	504,364	8,679,076	852,821	822,561	16,409	883,070	5,350,148	987,387	1,324,126	325,675
2007	1,018,226	154,181	4,793,577	1,001,044	797,835	31,453	176,984	5,044,853	1,465,188	1,367,202	352,029
TOTAL	3,554,770	771,008	27,046,604	3,731,268	3,163,196	81,375	1,141,007	19,893,563	3,923,505	4,273,577	1,463,438
O.D.		207	7,064	1,633	4,541		12	465	142	567	7,289

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	52,496,075	15,098,429	1,470,727	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,055,538	-256,975	13,221	
TOTAL LOSSES	54,551,613	14,841,454	1,483,948	
EXPECTED LOSSES	36,986,380	9,121,466	1,566,269	
CREDIBILITY	.13	.31	.43	
PURE PREMIUMS				
INDICATED (PRE-TEST)	12.643	3.440	.344	16.427
INDICATED (POST-TEST)	9.773	2.659	.266	12.698
PRES. ON RATE LEVEL	8.635	2.129	.366	11.130
DERIVED BY FORMULA	8.783	2.293	.323	11.399
UNDERLYING PRES. RATE	8.572	2.114	.363	11.049
PROPOSED	8.783	2.293	.323	11.399

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	12.201
IND. RATES				12.20	MINIMUM PREMIUM	
MAN. RATES	12.81	12.17	11.98	+ 12.20	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
2003	53,791	3,544,518	6.589			7	12	34	53		
2004	58,265	3,069,735	5.268			8	8	47	63		
2005	76,419	7,284,385	9.532			13	15	36	64		
2006	78,151	3,820,852	4.889			8	8	33	49		
2007	74,559	4,417,044	5.924			5	3	37	46		
TOTAL	341,185	22,136,534	6.488			1	1	41	46	187	275
O.D.		4,460	.001								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,330,825	337,567	227,430			742,806	344,365	348,242	213,283
2004			1,330,204	331,002	275,732			393,119	125,339	351,878	262,461
2005			2,587,239	668,866	293,466			2,683,910	405,085	365,917	279,902
2006			1,517,248	326,529	209,353			887,743	509,560	202,588	167,831
2007	667,487		1,377,877	166,441	365,763	16,847		870,752	67,015	712,355	172,507
TOTAL	667,487		8,143,393	1,830,405	1,371,744	16,847		5,578,330	1,451,364	1,980,980	1,095,984
O.D.											4,460

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,057,546	477,658	319,768			1,767,327	543,751	490,325	254,020
2004	48	21,204	2,131,978	442,048	385,866		9,184	1,003,337	193,768	473,008	298,418
2005	93	67,784	3,984,856	783,034	425,245		46,491	2,919,905	513,337	496,193	313,770
2006	276	57,482	2,283,548	356,973	276,454	2,774	69,082	1,751,339	486,632	271,444	184,950
2007	959,236	84,095	2,446,013	330,928	398,628	35,362	78,033	1,851,115	273,965	609,696	183,892
TOTAL	959,653	230,565	12,903,941	2,390,641	1,805,961	38,136	202,790	9,293,023	2,011,453	2,340,666	1,235,050
O.D.											4,931

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	23,628,108	8,548,721	1,239,981			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	741,496	-182,893	7,063			
TOTAL LOSSES	24,369,604	8,365,828	1,247,044			
EXPECTED LOSSES	13,429,041	6,509,810	829,079			
CREDIBILITY	.11	.26	.37			
PURE PREMIUMS						
INDICATED (PRE-TEST)	7.143	2.452	.366	9.961		
INDICATED (POST-TEST)	5.522	1.895	.283	7.700		
PRES. ON RATE LEVEL	3.964	1.922	.245	6.131		
DERIVED BY FORMULA	4.135	1.915	.259	6.309		
UNDERLYING PRES. RATE	3.936	1.908	.243	6.087		
PROPOSED	4.135	1.915	.259	6.309		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	6.753
IND. RATES				6.75	MINIMUM PREMIUM	
MAN. RATES	6.95	6.61	6.60	+ 6.75	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	7,170	235,955	3,290			7,170			1	1	3	5
2004	5,934	261,196	4,401			5,934				2	1	3
2005	8,684	556,613	6,409			8,684			2	1	8	11
2006	5,972	232,746	3,897			5,972			1		4	5
2007	9,399	470,811	5,009			9,399			1	1	8	10
TOTAL	37,159	1,757,321	4,729			37,159			5	5	24	34

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			97,736	19,017	19,261			19,804	40,143	17,340	22,654
2004				136,035	3,750				106,209	1,359	13,843
2005			296,310	24,958	42,918			64,235	23,636	74,976	29,580
2006			111,664		36,782			16,718		37,576	30,006
2007			211,969	68,000	56,562			2,720	32,500	82,135	16,925
TOTAL			717,679	248,010	159,273			103,477	202,488	213,386	113,008

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			153,250	26,909	27,082			47,985	63,386	24,414	26,981
2004	20	71	24,701	174,223	7,105			22,075	149,447	4,150	15,739
2005	3	7,952	467,626	36,121	58,783		2,690	170,397	32,645	96,003	33,159
2006	16	4,709	181,962	10,670	42,779	77	1,755	48,651	5,478	40,395	33,067
2007	171	17,079	505,941	81,516	66,647	122	3,433	109,655	36,328	70,153	18,042
TOTAL	210	29,811	1,333,480	329,439	202,396	199	7,878	398,763	287,284	235,115	126,988

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,770,341	1,054,234	126,988	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	98,194	-22,973	624	
TOTAL LOSSES	1,868,535	1,031,261	127,612	
EXPECTED LOSSES	1,761,709	844,251	70,603	
CREDIBILITY	.02	.06	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.028	2.775	.343	8.146
INDICATED (POST-TEST)	3.887	2.145	.265	6.297
PRES. ON RATE LEVEL	4.776	2.289	.191	7.256
DERIVED BY FORMULA	4.758	2.280	.197	7.235
UNDERLYING PRES. RATE	4.741	2.272	.190	7.203
PROPOSED	4.758	2.280	.197	7.235

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	7.744
IND. RATES				7.74	MINIMUM PREMIUM	
MAN. RATES	8.46	7.93	7.81	+ 7.74	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	50,742	4,259,429	8.394			10	7	42	59	
2004	54,528	4,216,142	7.732			10	9	57	76	
2005	54,419	2,952,217	5.424	1		6	5	45	57	
2006	58,355	4,045,899	6.933			7	8	53	68	
2007	74,250	6,972,811	9.390	2	1	7	3	62	75	
TOTAL	292,294	22,446,498	7.679	3	1	40	32	259	335	
O.D.		18,517	.006					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,422,131	354,219	249,784			566,160	193,323	246,187	227,625
2004			2,318,136	243,060	399,438			572,199	195,183	372,255	115,871
2005	87,559		1,254,383	98,950	285,324			553,470	146,304	367,862	158,365
2006			1,710,261	282,531	333,456			814,202	384,250	338,849	182,350
2007	1,070,094	961,355	1,381,417	74,165	787,760	27,500	850,495	850,103	86,705	741,651	141,566
TOTAL	1,157,653	961,355	9,086,328	1,052,925	2,055,762	27,500	850,495	3,356,134	1,005,765	2,066,804	825,777
O.D.					10,646					7,519	352

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			3,797,902	501,219	351,201			1,371,806	305,257	346,631	271,101
2004	35	36,684	3,648,789	341,484	556,846		13,315	1,456,406	296,707	502,564	131,745
2005	158,414	32,706	1,923,646	150,501	380,209		19,425	1,222,425	201,061	474,834	177,527
2006	309	68,982	2,719,568	352,687	416,225	3,232	73,654	1,916,053	409,694	408,352	200,950
2007	1,446,603	513,668	3,191,924	434,424	793,232	64,445	478,314	2,217,544	321,522	641,968	150,909
TOTAL	1,605,361	652,040	15,281,829	1,780,315	2,497,713	67,677	584,708	8,184,234	1,534,241	2,374,349	932,232
O.D.		12	676	208	14,539		3	280	174	10,006	400

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	26,376,820	8,211,545	932,632			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	815,655	-159,451	5,890			
TOTAL LOSSES	27,192,475	8,052,094	938,522			
EXPECTED LOSSES	14,465,631	6,015,410	654,739			
CREDIBILITY	.10	.24	.33			
PURE PREMIUMS						
INDICATED (PRE-TEST)	9.303	2.755	.321	12.379		
INDICATED (POST-TEST)	7.191	2.130	.248	9.569		
PRES. ON RATE LEVEL	4.985	2.073	.226	7.284		
DERIVED BY FORMULA	5.206	2.087	.233	7.526		
UNDERLYING PRES. RATE	4.949	2.058	.224	7.231		
PROPOSED	5.206	2.087	.233	7.526		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	8.055
IND. RATES				8.06	MINIMUM PREMIUM	
MAN. RATES	8.36	7.89	7.84	+ 8.06	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	108,493	17,080,130	15.743	2		40	41	133	216
2004	116,450	13,378,735	11.488			28	42	131	201
2005	110,904	23,784,911	21.446	4	3	43	36	152	238
2006	122,758	15,919,026	12.967		1	29	31	135	196
2007	131,249	15,157,937	11.548	6		10	32	112	160
TOTAL	589,854	85,320,739	14.465	12	4	150	182	663	1011
O.D.		254,762	.043			1		1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	6,000		7,443,397	1,323,377	469,444			4,285,892	1,795,788	1,312,964	443,268
2004			4,529,001	1,508,762	817,293			3,379,356	1,646,081	1,030,808	467,434
2005	1,008,323	1,528,729	7,470,050	1,177,414	913,871	647,982	5,145,594	2,491,264	1,478,768	1,265,970	656,946
2006		382,510	5,115,601	1,700,386	919,035		950,000	3,983,841	1,026,110	1,448,737	392,806
2007	1,531,193		1,711,883	1,854,491	696,300	134,612		5,562,238	1,750,462	1,519,007	397,751
TOTAL	2,545,516	1,911,239	26,269,932	7,564,430	3,815,943	782,594	6,095,594	19,702,591	7,697,209	6,577,486	2,358,205
O.D.			177,255		5,838			66,769		3,509	1,391

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	11,334		11,102,005	1,872,576	660,042			8,447,182	2,835,548	1,848,659	527,932
2004	212	70,078	7,106,115	1,990,102	1,152,934		65,190	7,264,612	2,405,908	1,422,168	531,472
2005	1,765,517	912,377	12,099,843	1,466,197	1,288,739	1,198,818	1,712,001	6,757,805	1,587,033	1,691,451	736,436
2006	1,170	430,677	9,628,062	1,758,366	1,220,864	16,294	1,122,654	8,995,733	1,318,432	1,707,561	432,872
2007	2,026,330	215,964	6,824,632	1,579,129	877,949	267,070	232,259	6,187,826	1,519,850	1,470,199	424,003
TOTAL	3,804,563	1,629,096	46,760,657	8,666,370	5,200,528	1,482,182	3,132,104	37,653,158	9,666,771	8,140,038	2,652,715
O.D.		2,777	275,007	2,053	8,037		1,549	164,163	1,764	4,724	1,504

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	94,905,256	31,690,285	2,654,219	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	3,530,153	-683,281	17,488	
TOTAL LOSSES	98,435,409	31,007,004	2,671,707	
EXPECTED LOSSES	62,896,134	23,706,233	2,070,388	
CREDIBILITY	.15	.38	.53	
PURE PREMIUMS				
INDICATED (PRE-TEST)	16.688	5.257	.453	22.398
INDICATED (POST-TEST)	12.900	4.064	.350	17.314
PRES. ON RATE LEVEL	10.741	4.048	.354	15.143
DERIVED BY FORMULA	11.065	4.054	.352	15.471
UNDERLYING PRES. RATE	10.663	4.019	.351	15.033
PROPOSED	11.065	4.054	.352	15.471

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	16.560
IND. RATES				16.56	MINIMUM PREMIUM	
MAN. RATES	16.46	16.03	16.30	+ 16.56	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	208,189	3,608,995	1.733			9	7	68	84	
2004	224,539	3,871,910	1.724			11	7	68	86	
2005	243,976	5,068,779	2.077			12	9	85	106	
2006	256,159	5,114,484	1.996	1		8	16	88	113	
2007	276,263	3,189,573	1.154	2		3	6	70	81	
TOTAL	1,209,126	20,853,741	1.725	3		43	45	379	470	
O.D.		981,659	.081			2	2	9	13	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,509,147	169,174	554,423			430,642	134,276	542,611	268,722
2004			1,617,450	277,440	341,373			708,009	148,899	485,008	293,731
2005			2,072,010	426,050	438,519			757,817	351,772	595,060	427,551
2006	505,687		1,031,439	650,368	864,146			393,689	346,639	966,582	355,934
2007	283,817		481,887	251,871	508,037			291,703	137,051	854,057	381,150
TOTAL	789,504		6,711,933	1,774,903	2,706,498			2,581,860	1,118,637	3,443,318	1,727,088
O.D.			409,111	104,109	64,195			100,871	121,537	118,572	63,264

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,366,342	239,383	779,515			1,043,446	212,022	763,995	320,048
2004	40	25,728	2,570,257	377,558	475,696		16,508	1,785,545	237,425	652,279	333,972
2005	64	56,242	3,308,130	524,759	596,596		29,569	1,879,280	444,748	773,972	479,285
2006	800,903	69,589	2,756,545	694,134	1,014,653	2,111	58,901	1,532,113	419,674	1,068,041	392,239
2007	408,253	61,109	1,908,463	377,555	516,669	1,496	50,015	1,334,103	293,937	717,649	406,306
TOTAL	1,209,260	212,668	12,909,737	2,213,389	3,383,129	3,607	154,993	7,574,487	1,607,806	3,975,936	1,931,850
O.D.	14	11,117	716,936	127,509	85,239	54	5,868	313,674	195,619	120,861	70,674

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	23,112,415	11,709,488	2,002,524			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	852,090	-245,346	12,264			
TOTAL LOSSES	23,964,505	11,464,142	2,014,788			
EXPECTED LOSSES	15,259,170	8,741,980	1,426,769			
CREDIBILITY	.25	.61	.86			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.982	.948	.167	3.097		
INDICATED (POST-TEST)	1.532	.733	.129	2.394		
PRES. ON RATE LEVEL	1.271	.728	.119	2.118		
DERIVED BY FORMULA	1.336	.731	.128	2.195		
UNDERLYING PRES. RATE	1.262	.723	.118	2.103		
PROPOSED	1.336	.731	.128	2.195		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.349
IND. RATES				2.35	MINIMUM PREMIUM	
MAN. RATES	2.01	2.15	2.28	+ 2.35	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	881,830	20,248,377	2.296	3	1	45	49	322	420	
2004	830,929	26,350,220	3.171	8	1	42	43	314	408	
2005	893,022	18,554,475	2.077			40	44	306	390	
2006	933,582	19,381,448	2.076	1		36	39	311	387	
2007	1,022,843	18,228,453	1.782	2	1	19	42	353	417	
TOTAL	4,562,206	102,762,973	2.252	14	3	182	217	1606	2022	
O.D.		157,046	.003					8	8	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	926,740	79,455	8,458,848	1,092,589	2,020,418	38,631	119,668	3,440,099	664,550	2,021,565	1,385,814
2004	2,665,007	264,431	8,556,843	921,887	1,815,335	2,332,545	40,000	4,186,279	1,225,654	2,951,797	1,390,442
2005			6,892,088	1,358,774	2,267,801			2,417,760	1,317,399	2,773,983	1,526,670
2006	402,845		6,838,916	1,173,011	2,792,998	5,000		2,372,469	1,249,504	3,210,548	1,336,157
2007	411,604	861,318	3,686,742	1,402,058	2,962,166	387,831	670,000	1,458,412	1,300,915	3,334,671	1,752,736
TOTAL	4,406,196	1,205,204	34,433,437	5,948,319	11,858,718	2,764,007	829,668	13,875,019	5,758,022	14,292,564	7,391,819
O.D.					50,962					71,583	34,501

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	1,352,898	219,614	12,933,897	1,546,016	2,840,711	65,674	306,948	7,483,276	1,049,322	2,846,367	1,650,504
2004	3,481,821	719,897	13,079,501	1,297,191	2,520,456	1,729,714	192,002	9,672,714	1,882,266	3,974,209	1,580,933
2005	189	196,277	11,552,531	1,736,462	3,016,560		103,895	6,633,995	1,683,785	3,578,396	1,711,397
2006	639,137	328,956	12,860,535	1,675,327	3,290,646	28,602	288,007	7,595,708	1,579,779	3,580,631	1,472,445
2007	594,932	812,078	12,260,778	2,238,866	3,037,989	781,393	608,844	7,090,483	1,657,373	2,899,527	1,868,417
TOTAL	6,068,977	2,276,822	62,687,242	8,493,862	14,706,362	2,605,383	1,499,696	38,476,176	7,852,525	16,879,130	8,283,696
O.D.		205	8,111	2,118	68,005	2	80	4,694	2,252	93,542	39,101

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	113,627,388	48,097,796	8,322,797			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	5,063,441	-1,069,245	48,658			
TOTAL LOSSES	118,690,829	47,028,551	8,371,455			
EXPECTED LOSSES	90,286,057	37,364,468	5,748,380			
CREDIBILITY	.60	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.602	1.031	.183	3.816		
INDICATED (POST-TEST)	2.011	.797	.141	2.949		
PRES. ON RATE LEVEL	1.993	.825	.127	2.945		
DERIVED BY FORMULA	2.004	.797	.141	2.942		
UNDERLYING PRES. RATE	1.979	.819	.126	2.924		
PROPOSED	2.006	.798	.141	2.945		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.152
IND. RATES				3.15	MINIMUM PREMIUM	
MAN. RATES	3.42	3.24	3.17	+ 3.15	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	59,740	2,224,517	3.723			6	6	58	70
2004	51,525	2,418,766	4.694			6	4	43	53
2005	44,282	1,912,361	4.318			4	7	17	28
2006	82,437	1,437,042	1.743			4		20	24
2007	71,814	1,795,604	2.500			3	16	46	65
TOTAL	309,798	9,788,290	3.160			23	33	184	240
O.D.		90							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			955,575	162,807	310,960			275,559	79,528	334,874	105,214
2004			1,020,653	89,578	418,281			311,171	173,581	303,004	102,498
2005			785,136	235,536	86,741			504,326	111,477	114,629	74,516
2006			711,866		114,203			361,646		93,916	155,411
2007			461,999	197,263	256,716			120,802	185,243	356,802	216,779
TOTAL			3,935,229	685,184	1,186,901			1,573,504	549,829	1,203,225	654,418
O.D.											90

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,498,343	230,371	437,209			667,679	125,574	471,501	125,310
2004	13	16,443	1,619,401	132,772	575,978		7,285	810,522	258,560	408,620	116,540
2005	31	22,536	1,325,045	273,574	128,079		20,000	1,245,407	152,031	156,389	83,532
2006	114	28,113	1,093,563	52,483	140,227	1,719	30,683	843,688	45,504	108,364	171,263
2007	459	45,981	1,400,617	255,064	275,088	904	26,964	753,331	198,523	313,705	231,086
TOTAL	617	113,073	6,936,969	944,264	1,556,581	2,623	84,932	4,320,627	780,192	1,458,579	727,731
O.D.											99

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,458,841	4,739,616	727,830			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	438,086	-125,229	5,810			
TOTAL LOSSES	11,896,927	4,614,387	733,640			
EXPECTED LOSSES	7,686,087	4,739,910	659,870			
CREDIBILITY	.10	.25	.35			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.840	1.489	.237	5.566		
INDICATED (POST-TEST)	2.968	1.151	.183	4.302		
PRES. ON RATE LEVEL	2.499	1.541	.215	4.255		
DERIVED BY FORMULA	2.546	1.444	.204	4.194		
UNDERLYING PRES. RATE	2.481	1.530	.213	4.224		
PROPOSED	2.583	1.465	.207	4.255		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	4.554
IND. RATES				4.55	MINIMUM PREMIUM	
MAN. RATES	4.88	4.67	4.58	+ 4.55	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	785,375	34,375,080	4.376	1	2	75	48	465	591	
2004	786,598	29,845,940	3.794	1		75	69	438	583	
2005	846,772	25,302,845	2.988			57	55	396	508	
2006	834,991	21,097,662	2.526		1	38	47	402	488	
2007	890,734	17,774,439	1.995	1		17	61	400	479	
TOTAL	4,144,470	128,395,966	3.098	3	3	262	280	2101	2649	
O.D.		365,039	.008	1				1	2	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	96,227	1,094,371	14,111,332	1,191,183	2,742,739	169	1,454,938	8,297,661	1,057,214	2,894,633	1,434,613
2004	290,579		13,564,472	2,699,487	2,936,511	1,068		3,493,848	2,211,264	3,207,567	1,441,144
2005			10,522,459	1,711,945	3,165,442			4,255,141	983,455	3,158,980	1,505,423
2006		301,341	7,270,074	1,544,171	2,375,753		1,566,091	2,344,525	1,071,169	3,019,861	1,604,677
2007	314,261		2,931,653	2,639,286	3,331,890			941,443	2,005,341	3,993,510	1,617,055
TOTAL	701,067	1,395,712	48,399,990	9,786,072	14,552,335	1,237	3,021,029	19,332,618	7,328,443	16,274,551	7,602,912
O.D.	291,393				2,059	64,923				513	6,151

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	181,773	987,169	21,597,110	1,685,524	3,856,291	354	1,010,589	13,460,124	1,669,343	4,075,636	1,708,624
2004	442,619	215,227	21,546,939	3,644,504	4,095,176	1,839	80,878	9,067,425	3,266,872	4,334,642	1,638,581
2005	251	289,051	17,013,850	2,244,323	4,210,091		156,737	9,836,280	1,422,879	4,058,670	1,687,579
2006	1,505	437,729	13,553,307	1,940,435	2,861,624	11,754	1,084,257	7,306,161	1,418,378	3,361,643	1,768,354
2007	457,309	450,972	14,292,203	3,109,544	3,474,848	8,904	261,198	7,540,003	2,126,613	3,488,087	1,723,781
TOTAL	1,083,457	2,380,148	88,003,409	12,624,330	18,498,030	22,851	2,593,659	47,209,993	9,904,085	19,318,678	8,526,919
O.D.	550,441	7	415	117	2,625	136,079		57	27	641	6,960

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	141,980,516	60,348,533	8,533,879	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	5,880,659	-1,381,753	49,492	
TOTAL LOSSES	147,861,175	58,966,780	8,583,371	
EXPECTED LOSSES	105,352,427	46,915,400	5,968,037	
CREDIBILITY	.57	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.568	1.423	.207	5.198
INDICATED (POST-TEST)	2.758	1.100	.160	4.018
PRES. ON RATE LEVEL	2.561	1.140	.145	3.846
DERIVED BY FORMULA	2.673	1.100	.160	3.933
UNDERLYING PRES. RATE	2.542	1.132	.144	3.818
PROPOSED	2.673	1.100	.160	3.933

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	4.209
IND. RATES				4.21	MINIMUM PREMIUM	
MAN. RATES	4.34	4.11	4.14	+ 4.21	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2003	621,849	23,161,847	3.724		1	44	50	389	484
2004	642,096	20,951,244	3.262			38	44	380	462
2005	658,597	19,375,289	2.941	1	1	32	36	407	477
2006	703,683	17,242,550	2.450			27	35	387	449
2007	744,193	14,764,033	1.983		1	9	37	386	433
TOTAL	3,370,418	95,494,963	2.833	1	3	150	202	1949	2305
O.D.		664,865	.019			1	2	7	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2003		322,237	8,189,533	1,701,797	2,126,980		979,787	4,031,330	1,615,810	2,575,917	1,618,456
2004			7,141,322	1,150,847	2,057,754			5,461,038	699,069	2,898,076	1,543,138
2005	453,749	284,362	6,216,857	975,844	2,537,998	392	1,177,835	2,595,343	950,316	2,740,518	1,442,075
2006			4,707,133	1,398,753	2,446,701			2,157,743	1,262,552	3,590,036	1,679,632
2007		437,117	1,593,572	1,730,847	3,135,710		400,000	648,968	1,224,954	3,959,391	1,633,474
TOTAL	453,749	1,043,716	27,848,417	6,958,088	12,305,143	392	2,557,622	14,894,422	5,752,701	15,763,938	7,916,775
O.D.			218,699	110,302	83,440			119,385	17,486	79,433	36,120

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2003		261,372	12,502,907	2,408,041	2,990,534		737,507	7,984,244	2,551,366	3,626,902	1,927,581
2004	163	109,550	10,904,699	1,579,967	2,850,047		80,884	8,752,405	1,132,453	3,889,481	1,754,548
2005	821,015	354,755	10,369,598	1,330,434	3,338,673	806	841,879	6,820,907	1,302,050	3,516,816	1,616,566
2006	1,070	249,460	9,801,428	1,698,747	2,879,753	10,932	271,543	7,146,731	1,603,690	3,979,882	1,850,954
2007	4,108	705,910	10,429,460	2,340,960	3,161,580	17,935	574,456	5,841,673	1,631,911	3,366,181	1,741,283
TOTAL	826,356	1,681,047	54,008,092	9,358,149	15,220,587	29,673	2,506,269	36,545,960	8,221,470	18,379,262	8,890,932
O.D.	15	3,082	454,484	175,389	83,633	17	725	315,028	36,127	86,449	40,211

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	96,370,748	51,561,066	8,931,143			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	4,279,380	-1,111,867	52,535			
TOTAL LOSSES	100,650,128	50,449,199	8,983,678			
EXPECTED LOSSES	76,441,079	38,557,583	6,235,274			
CREDIBILITY	.49	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.986	1.497	.267	4.750		
INDICATED (POST-TEST)	2.308	1.157	.206	3.671		
PRES. ON RATE LEVEL	2.285	1.152	.186	3.623		
DERIVED BY FORMULA	2.296	1.157	.206	3.659		
UNDERLYING PRES. RATE	2.268	1.144	.185	3.597		
PROPOSED	2.296	1.157	.206	3.659		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.916
IND. RATES				3.92	MINIMUM PREMIUM	
MAN. RATES	3.97	3.90	3.90	+ 3.92	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	124,791	6,287,744	5.038	1		13	16	79	109
2004	133,216	7,045,947	5.289			20	26	86	132
2005	141,543	7,998,800	5.651			15	22	85	122
2006	149,822	7,044,728	4.702			15	25	74	114
2007	160,986	7,292,179	4.529		1	4	25	75	105
TOTAL	710,358	35,669,398	5.021	1	1	67	114	399	582
O.D.		48,031	.006					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	495,786		1,972,651	294,176	715,478			989,497	747,612	837,271	235,273
2004			3,431,742	755,196	488,159			1,161,256	463,971	530,887	214,736
2005			2,467,232	798,872	591,694			2,413,499	853,339	696,573	177,591
2006			2,467,866	862,255	744,842			1,097,430	667,441	959,790	245,104
2007		395,501	465,191	1,442,626	867,355		817,410	574,420	1,396,242	1,086,862	246,572
TOTAL	495,786	395,501	10,804,682	4,153,125	3,407,528		817,410	6,236,102	4,128,605	4,111,383	1,119,276
O.D.					10,174					703	37,154

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	936,540		3,093,117	416,258	1,005,961			2,397,549	1,180,479	1,178,875	280,210
2004	104	54,386	5,468,287	1,009,669	689,226		27,000	2,964,300	692,446	722,543	244,155
2005	119	70,055	4,120,614	937,749	810,614		68,126	4,319,294	1,035,936	942,356	199,080
2006	603	126,530	5,026,098	926,785	926,004	5,678	132,366	3,454,782	750,219	1,104,728	270,105
2007	3,112	365,571	4,945,054	1,286,842	966,778	19,682	613,503	3,917,691	1,131,086	1,053,036	262,846
TOTAL	940,478	616,542	22,653,170	4,577,303	4,398,583	25,360	840,995	17,053,616	4,790,166	5,001,538	1,256,396
O.D.		145	5,140	1,206	11,466			26	17	936	42,189

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	42,135,472	18,781,215	1,298,585	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,886,481	-369,691	8,020	
TOTAL LOSSES	44,021,953	18,411,524	1,306,605	
EXPECTED LOSSES	33,749,108	13,077,691	937,673	
CREDIBILITY	.17	.43	.60	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.197	2.592	.184	8.973
INDICATED (POST-TEST)	4.790	2.004	.142	6.936
PRES. ON RATE LEVEL	4.786	1.854	.133	6.773
DERIVED BY FORMULA	4.787	1.919	.138	6.844
UNDERLYING PRES. RATE	4.751	1.841	.132	6.724
PROPOSED	4.787	1.919	.138	6.844

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE
IND. RATES				7.33	MINIMUM PREMIUM
MAN. RATES	8.04	7.55	7.29	+ 7.33	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	44,174	5,461,472	12.363			9	7	39	55	
2004	44,349	2,770,171	6.246			8	3	35	46	
2005	51,641	1,980,451	3.835	1		3	8	42	54	
2006	50,374	2,020,716	4.011			3	7	50	60	
2007	58,673	1,382,359	2.356			2	3	39	44	
TOTAL	249,211	13,615,169	5.463	1		25	28	205	259	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,784,358	203,701	294,486			2,750,952	125,450	205,508	97,017
2004			1,559,331	130,739	158,469			490,032	98,764	199,939	132,897
2005	12,910		433,464	354,608	267,938			102,138	401,871	258,021	149,501
2006			632,777	185,403	323,010			378,562	146,534	231,202	123,228
2007			237,609	106,846	276,293			106,704	55,255	488,467	111,185
TOTAL	12,910		4,647,539	981,297	1,320,196			3,828,388	827,874	1,383,137	613,828

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,361,057	288,236	414,048			2,330,707	198,087	289,357	115,547
2004	19	24,534	2,442,485	185,614	223,574		11,389	1,229,887	155,153	270,706	151,104
2005	23,405	15,248	897,060	401,378	360,105		6,765	478,993	448,917	347,706	167,591
2006	148	33,560	1,318,532	225,750	380,560	1,896	40,548	1,075,074	180,467	267,532	135,797
2007	265	30,143	942,128	183,384	277,311	631	22,004	612,039	146,334	405,626	118,523
TOTAL	23,837	103,485	7,961,262	1,284,362	1,655,598	2,527	80,706	5,726,700	1,128,958	1,580,927	688,562

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,898,517	5,649,845	688,562			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	463,033	-118,950	4,913			
TOTAL LOSSES	14,361,550	5,530,895	693,475			
EXPECTED LOSSES	8,288,758	4,293,905	565,709			
CREDIBILITY	.09	.21	.30			
PURE PREMIUMS						
INDICATED (PRE-TEST)	5.763	2.219	.278	8.260		
INDICATED (POST-TEST)	4.455	1.715	.215	6.385		
PRES. ON RATE LEVEL	3.350	1.736	.229	5.315		
DERIVED BY FORMULA	3.449	1.732	.225	5.406		
UNDERLYING PRES. RATE	3.326	1.723	.227	5.276		
PROPOSED	3.449	1.732	.225	5.406		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	5.786
IND. RATES				5.79	MINIMUM PREMIUM	
MAN. RATES	5.81	5.61	5.72	+ 5.79	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	26,383	185,060	.701				1	7	8
2004	29,052	1,312,204	4.516			1		6	7
2005	28,530	266,939	.935			1	1	4	6
2006	30,209	360,505	1.193			1	1	6	8
2007	27,735	94,159	.339				1	4	5
TOTAL	141,909	2,218,867	1.564			3	4	27	34

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				32,903	70,795				18,561	45,446	17,355
2004			210,281		11,857			1,053,090		20,435	16,541
2005			169,709	10,521	11,778			7,590	17,089	41,267	8,985
2006			148,193	72,852	27,992			25,500	20,000	61,155	4,813
2007			11,200	11,200	34,319				9,749	36,035	2,856
TOTAL			528,183	127,476	156,741			1,086,180	65,399	204,338	50,550

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				46,558	99,537				29,308	63,988	20,670
2004		1,165	114,881	950	16,438		8,565	908,248	9,210	29,054	18,807
2005	2	4,479	263,212	15,965	17,199		455	31,327	20,863	52,728	10,072
2006	42	7,902	318,038	70,590	38,536	137	3,665	96,247	25,035	67,419	5,304
2007	26	2,168	73,630	18,972	33,254	42	1,185	38,851	13,101	30,237	3,044
TOTAL	70	15,714	769,761	153,035	204,964	179	13,870	1,074,673	97,517	243,426	57,897

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,874,267	698,942	57,897	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	76,131	-25,963	531	
TOTAL LOSSES	1,950,398	672,979	58,428	
EXPECTED LOSSES	1,368,002	842,939	66,696	
CREDIBILITY	.06	.15	.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.374	.474	.041	1.889
INDICATED (POST-TEST)	1.062	.366	.032	1.460
PRES. ON RATE LEVEL	.971	.598	.048	1.617
DERIVED BY FORMULA	.976	.563	.045	1.584
UNDERLYING PRES. RATE	.964	.594	.047	1.605
PROPOSED	.976	.563	.045	1.584

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	1.695
IND. RATES				1.70	MINIMUM PREMIUM	
MAN. RATES	1.85	1.76	1.74	+ 1.70	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	45,602	1,302,354	2.855			2	3	34	39
2004	53,950	2,481,293	4.599			6	4	44	54
2005	58,496	3,151,080	5.386			8	7	47	62
2006	62,838	1,952,367	3.106			1	6	61	68
2007	67,864	2,862,471	4.217			4	10	57	71
TOTAL	288,750	11,749,565	4.069			21	30	243	294
O.D.		18,754	.006				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			444,878	156,206	276,906			164,241	24,711	129,928	105,484
2004			1,470,430	78,047	234,250			337,901	37,899	211,619	111,147
2005			1,225,220	384,223	271,451			627,622	246,216	261,840	134,508
2006			151,610	332,338	507,870			93,970	285,156	482,520	98,903
2007			938,999	517,117	439,678			200,280	250,760	410,658	104,979
TOTAL			4,231,137	1,467,931	1,730,155			1,424,014	844,742	1,496,565	555,021
O.D.				15,460					2,962		332

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			697,569	221,032	389,328			397,955	39,019	182,936	125,631
2004	9	22,056	2,185,524	118,051	325,753		7,283	782,208	65,608	284,025	126,374
2005	55	35,774	2,104,191	452,302	374,007		25,718	1,620,067	310,454	350,035	150,783
2006	102	22,784	901,717	343,384	583,920	646	26,406	650,667	290,618	540,450	108,991
2007	1,193	97,118	2,971,518	567,508	493,162	1,270	38,442	1,042,445	258,948	367,515	111,908
TOTAL	1,359	177,732	8,860,519	1,702,277	2,166,170	1,916	97,849	4,493,342	964,647	1,724,961	623,687
O.D.	2	144	8,342	16,373	611		18	1,564	3,168	175	373

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,642,787	6,578,382	624,060	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	385,676	-127,879	3,967	
TOTAL LOSSES	14,028,463	6,450,503	628,027	
EXPECTED LOSSES	6,915,563	4,669,087	453,338	
CREDIBILITY	.10	.23	.33	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.858	2.234	.217	7.309
INDICATED (POST-TEST)	3.755	1.727	.168	5.650
PRES. ON RATE LEVEL	2.412	1.629	.158	4.199
DERIVED BY FORMULA	2.546	1.652	.161	4.359
UNDERLYING PRES. RATE	2.395	1.617	.157	4.169
PROPOSED	2.546	1.652	.161	4.359

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	4.665
IND. RATES				4.67	MINIMUM PREMIUM	
MAN. RATES	4.75	4.47	4.52	+ 4.67	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	14,233	997,273	7.006			3	1	20	24
2004	16,877	626,909	3.714			1	1	5	7
2005	16,219	871,707	5.374			2	1	16	19
2006	15,841	297,576	1.878				1	7	8
2007	15,274	919,644	6.020				2	7	9
TOTAL	78,444	3,713,109	4.733			6	6	55	67

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			508,580	25,918	103,341			198,653	7,010	134,627	19,144
2004			451,700	3,658	37,973			57,000	3,395	31,693	41,490
2005			402,406	844	99,068			248,966	7,500	67,973	44,950
2006				60,177	43,440				45,448	37,036	111,475
2007				129,887	145,761				427,876	155,096	61,024
TOTAL			1,362,686	220,484	429,583			504,619	491,229	426,425	278,083

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			797,454	36,674	145,297			481,337	11,069	189,553	22,801
2004		7,082	700,871	9,812	53,431		1,327	141,694	6,857	42,540	47,174
2005		10,626	625,443	16,373	130,518		9,583	590,979	24,810	88,649	50,389
2006	14	2,339	96,740	54,451	51,721	32	2,579	58,317	40,774	43,348	122,845
2007	253	13,622	462,153	127,487	148,007	911	20,926	674,961	250,924	165,885	65,052
TOTAL	267	33,669	2,682,661	244,797	528,974	943	34,415	1,947,288	334,434	529,975	308,261

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,699,243	1,638,180	308,261	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	141,469	-57,101	983	
TOTAL LOSSES	4,840,712	1,581,079	309,244	
EXPECTED LOSSES	2,547,862	1,828,530	123,942	
CREDIBILITY	.04	.10	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.171	2.016	.394	8.581
INDICATED (POST-TEST)	4.770	1.558	.305	6.633
PRES. ON RATE LEVEL	3.272	2.348	.159	5.779
DERIVED BY FORMULA	3.332	2.269	.179	5.780
UNDERLYING PRES. RATE	3.248	2.331	.158	5.737
PROPOSED	3.332	2.269	.179	5.780

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	6.186
IND. RATES				6.19	MINIMUM PREMIUM	
MAN. RATES	6.79	6.38	6.22	+ 6.19	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	47,213	1,695,252	3.590			5	4	53	62
2004	51,049	1,576,501	3.088			3	3	48	54
2005	51,787	2,834,698	5.473			8	1	46	55
2006	56,672	1,566,233	2.763			3	3	34	40
2007	54,778	2,139,274	3.905			4	9	33	46
TOTAL	261,499	9,811,958	3.752			23	20	214	257
O.D.		162,178	.062			1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			809,794	73,720	225,247			260,638	54,651	173,750	97,452
2004			574,552	71,303	301,132			196,465	120,214	238,155	74,680
2005			1,566,997	70,248	265,566			619,987	28,099	206,335	77,466
2006			607,160	91,016	182,472			228,984	26,181	350,809	79,611
2007			677,662	467,537	231,677			197,784	208,960	279,683	75,971
TOTAL			4,236,165	773,824	1,206,094			1,503,858	438,105	1,248,732	405,180
O.D.			142,700					19,154			324

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,269,758	104,313	316,698			631,527	86,294	244,642	116,065
2004	10	9,335	919,523	102,749	414,226		4,601	515,690	179,271	320,565	84,911
2005	10	41,600	2,447,416	127,828	357,659		23,981	1,480,830	73,823	267,673	86,839
2006	116	27,810	1,089,725	129,623	219,167	1,103	23,613	646,167	79,734	381,042	87,731
2007	1,038	72,324	2,218,173	443,006	284,560	1,125	33,595	886,655	207,242	256,821	80,985
TOTAL	1,174	151,069	7,944,595	907,519	1,592,310	2,228	85,790	4,160,869	626,364	1,470,743	456,531
O.D.			223,754					46,410			357

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,615,889	4,596,936	456,888	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	355,231	-119,661	3,562	
TOTAL LOSSES	12,971,120	4,477,275	460,450	
EXPECTED LOSSES	6,367,500	4,053,236	431,474	
CREDIBILITY	.09	.22	.31	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.960	1.712	.176	6.848
INDICATED (POST-TEST)	3.834	1.323	.136	5.293
PRES. ON RATE LEVEL	2.453	1.561	.166	4.180
DERIVED BY FORMULA	2.577	1.509	.157	4.243
UNDERLYING PRES. RATE	2.435	1.550	.165	4.150
PROPOSED	2.577	1.509	.157	4.243

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	4.541
IND. RATES				4.54	MINIMUM PREMIUM	
MAN. RATES	4.65	4.50	4.50	+ 4.54	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	36,483	1,804,914	4.947			4	3	21	28
2004	36,273	1,580,534	4.357		2	2	4	18	26
2005	35,325	1,682,615	4.763			3	4	18	25
2006	38,578	4,501,202	11.667		1	2	3	26	32
2007	41,022	855,057	2.084			1	4	17	22
TOTAL	187,681	10,424,322	5.554		3	12	18	100	133
O.D.		637							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			651,859	151,860	105,617			480,116	191,854	124,111	99,497
2004		228,159	259,622	105,027	102,233		431,264	86,945	166,718	140,979	59,587
2005			670,303	189,255	189,589			274,477	103,510	200,205	55,276
2006		683,225	272,062	164,536	154,943		2,588,435	115,000	117,051	345,154	60,796
2007			216,561	179,135	66,577			152,861	88,858	60,471	90,594
TOTAL		911,384	2,070,407	789,813	618,959		3,019,699	1,109,399	667,991	870,920	365,750
O.D.											637

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,022,115	214,882	148,496			1,163,321	302,937	174,748	118,501
2004	15	415,498	439,400	139,784	142,025		853,580	285,862	240,155	191,717	67,750
2005	27	19,513	1,148,137	227,605	256,156		11,346	715,922	135,834	260,038	61,964
2006	82	145,778	703,365	169,533	187,173	624	831,127	548,043	150,063	380,782	66,997
2007	387	24,628	760,543	158,696	86,765	629	19,404	470,199	85,459	64,504	96,573
TOTAL	511	605,417	4,073,560	910,500	820,615	1,253	1,715,457	3,183,347	914,448	1,071,789	411,785
O.D.											720

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,579,545	3,717,352	412,505			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	290,016	-93,127	3,075			
TOTAL LOSSES	9,869,561	3,624,225	415,580			
EXPECTED LOSSES	5,163,104	3,192,454	367,855			
CREDIBILITY	.07	.18	.25			
PURE PREMIUMS						
INDICATED (PRE-TEST)	5.259	1.931	.221	7.411		
INDICATED (POST-TEST)	4.065	1.493	.171	5.729		
PRES. ON RATE LEVEL	2.771	1.713	.198	4.682		
DERIVED BY FORMULA	2.862	1.673	.191	4.726		
UNDERLYING PRES. RATE	2.751	1.701	.196	4.648		
PROPOSED	2.862	1.673	.191	4.726		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	5.058
IND. RATES				5.06	MINIMUM PREMIUM	
MAN. RATES	5.14	4.94	5.04	+ 5.06	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	21,511	398,869	1.854				2	26	28
2004	21,928	1,369,285	6.244			4	4	19	27
2005	24,808	512,196	2.064				2	30	32
2006	25,234	871,377	3.453			2	1	13	16
2007	24,955	380,757	1.525				3	20	23
TOTAL	118,436	3,532,484	2.983			6	12	108	126
O.D.		193,906	.163			1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				62,205	88,781				55,862	130,516	61,505
2004			751,831	98,335	92,221			227,274	30,113	109,458	60,053
2005				73,838	175,098				48,518	151,622	63,120
2006			370,559	80,436	154,662			77,153	15,810	125,253	47,504
2007				112,243	76,200				61,410	91,439	39,465
TOTAL			1,122,390	427,057	586,962			304,427	211,713	608,288	271,647
O.D.			155,849					34,151			3,906

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				88,020	124,827				88,206	183,767	73,252
2004	14	11,860	1,184,992	134,993	129,914		5,282	567,776	50,267	147,471	68,280
2005	10	1,243	75,122	88,147	226,137		526	42,658	59,896	192,523	70,758
2006	81	18,341	719,069	104,899	183,045	376	8,364	227,081	33,273	136,491	52,349
2007	221	10,229	347,393	99,847	82,156	182	4,758	155,300	54,990	80,721	42,070
TOTAL	326	41,673	2,326,576	515,906	746,079	558	18,930	992,815	286,632	740,973	306,709
O.D.		2,426	240,762	1,514	524		790	83,766	807	171	4,340

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,708,622	2,292,606	311,049	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	151,220	-52,125	2,313	
TOTAL LOSSES	3,859,842	2,240,481	313,362	
EXPECTED LOSSES	2,719,292	1,774,171	279,509	
CREDIBILITY	.05	.13	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.259	1.892	.265	5.416
INDICATED (POST-TEST)	2.519	1.463	.205	4.187
PRES. ON RATE LEVEL	2.313	1.509	.237	4.059
DERIVED BY FORMULA	2.323	1.503	.231	4.057
UNDERLYING PRES. RATE	2.296	1.498	.236	4.030
PROPOSED	2.324	1.504	.231	4.059

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	4.344
IND. RATES				4.34	MINIMUM PREMIUM	
MAN. RATES	4.67	4.41	4.37	+ 4.34	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	436,371	13,782,562	3.158	2		35	28	164	229
2004	472,271	16,091,392	3.407	2	1	33	25	198	259
2005	454,704	16,519,561	3.633	1		26	30	178	235
2006	530,050	13,002,845	2.453			20	35	227	282
2007	633,894	12,657,382	1.996	1		16	35	226	278
TOTAL	2,527,290	72,053,742	2.851	6	1	130	153	993	1283
O.D.		416,104	.016			1	1	5	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	35,536		6,871,766	967,686	1,102,338	2,267		2,538,907	416,235	1,077,466	770,361
2004	576,067	446,827	6,399,672	431,176	1,087,093	2,133	1,700,000	2,557,395	526,937	1,362,257	1,001,835
2005	3,854		4,910,425	1,324,111	1,279,079	1,496		5,428,877	1,238,136	1,435,582	898,001
2006			3,632,991	1,393,900	1,579,794			2,621,731	881,239	1,961,482	931,708
2007	259,266		2,871,618	1,645,787	2,091,087			870,620	1,161,252	2,737,128	1,020,624
TOTAL	874,723	446,827	24,686,472	5,762,660	7,139,391	5,896	1,700,000	14,017,530	4,223,799	8,573,915	4,622,529
O.D.			177,294	71,525	27,886			30,200	35,667	56,293	17,239

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	67,128		10,719,167	1,369,276	1,549,883	4,752		6,077,928	657,236	1,517,070	917,500
2004	876,778	285,447	9,942,216	635,161	1,512,240	3,673	878,089	6,358,110	832,521	1,837,090	1,139,086
2005	7,161	136,311	8,018,751	1,589,637	1,731,759	3,077	89,102	5,679,340	1,510,984	1,895,313	1,006,659
2006	864	186,489	7,392,155	1,512,362	1,897,619	9,540	217,392	5,743,505	1,104,284	2,207,781	1,026,742
2007	376,228	333,092	10,311,721	2,029,762	2,214,503	6,197	189,286	5,269,722	1,361,408	2,376,166	1,087,985
TOTAL	1,328,159	941,339	46,384,010	7,136,198	8,906,004	27,239	1,373,869	29,128,605	5,466,433	9,833,420	5,177,972
O.D.	42	11,285	342,706	77,825	40,932	127	5,379	124,930	42,508	55,225	18,801

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	79,667,690	31,558,545	5,196,773	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	3,885,864	-666,572	32,881	
TOTAL LOSSES	83,553,554	30,891,973	5,229,654	
EXPECTED LOSSES	68,843,380	25,146,535	3,664,571	
CREDIBILITY	.41	.99	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.306	1.222	.207	4.735
INDICATED (POST-TEST)	2.556	.945	.160	3.661
PRES. ON RATE LEVEL	2.744	1.002	.146	3.892
DERIVED BY FORMULA	2.667	.946	.160	3.773
UNDERLYING PRES. RATE	2.724	.995	.145	3.864
PROPOSED	2.667	.946	.160	3.773

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	4.038
IND. RATES				4.04	MINIMUM PREMIUM	
MAN. RATES	4.59	4.29	4.19	+ 4.04	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	50,617	2,163,951	4.275			6	5	33	44
2004	55,404	1,728,613	3.120			4	3	27	34
2005	62,049	1,459,761	2.352			3	6	26	35
2006	53,060	1,306,700	2.462			3	4	18	25
2007	63,594	945,472	1.486			1	5	29	35
TOTAL	284,724	7,604,497	2.671			17	23	133	173
O.D.		2,501						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			866,462	175,452	279,897			444,122	126,585	189,589	81,844
2004			815,301	64,558	137,354			412,590	9,372	177,854	111,584
2005			381,678	253,429	172,063			161,278	285,438	150,978	54,897
2006			668,357	109,065	68,062			221,504	54,474	85,640	99,598
2007			145,653	271,180	142,019			6,593	81,738	239,144	59,145
TOTAL			2,877,451	873,684	799,395			1,246,087	557,607	843,205	407,068
O.D.					2,500					1	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,358,612	248,264	393,534			1,076,107	199,879	266,939	97,476
2004	8	12,434	1,235,137	92,968	191,171		8,536	909,374	25,979	238,735	126,871
2005	34	12,669	745,287	287,500	233,349		8,121	543,077	321,843	207,708	61,540
2006	131	28,741	1,136,916	132,728	95,556	1,089	21,722	581,945	75,085	100,992	109,757
2007	562	30,109	970,554	239,085	163,903	311	9,255	296,799	97,942	202,783	63,049
TOTAL	735	83,953	5,446,506	1,000,545	1,077,513	1,400	47,634	3,407,302	720,728	1,017,157	458,693
O.D.		7	502	144	3,188					1	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,988,039	3,819,276	458,693			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	402,323	-106,032	3,087			
TOTAL LOSSES	9,390,362	3,713,244	461,780			
EXPECTED LOSSES	7,237,684	3,633,078	367,293			
CREDIBILITY	.10	.23	.33			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.298	1.304	.162	4.764		
INDICATED (POST-TEST)	2.549	1.008	.125	3.682		
PRES. ON RATE LEVEL	2.561	1.285	.130	3.976		
DERIVED BY FORMULA	2.560	1.221	.128	3.909		
UNDERLYING PRES. RATE	2.542	1.276	.129	3.947		
PROPOSED	2.560	1.221	.128	3.909		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	4.184
IND. RATES				4.18	MINIMUM PREMIUM	
MAN. RATES	4.57	4.32	4.28	+ 4.18	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	132,212	4,760,038	3,600			12	13	33	58
2004	75,431	934,556	1,238			2	5	12	19
2005	74,523	1,613,141	2,164			4	2	8	14
2006	149,583	3,604,339	2,409		1	8	15	9	33
2007	121,099	2,053,062	1,695			5	5	24	34
TOTAL	552,848	12,965,136	2,345		1	31	40	86	158
O.D.		1,865							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,588,700	380,936	238,506			1,042,430	164,026	209,378	136,062
2004			316,830	139,196	100,253			170,805	39,432	117,650	50,390
2005			1,004,927	61,769	59,635			339,115	25,652	43,755	78,288
2006	443,908		1,963,338	458,559	75,953			276,147	186,346	84,634	115,454
2007			885,691	173,551	262,223			169,559	144,358	308,317	109,363
TOTAL	443,908		6,759,486	1,214,011	736,570			1,998,056	559,814	763,734	489,557
O.D.											1,865

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			3,965,816	539,025	335,339			2,208,050	258,996	294,805	162,050
2004	19	5,118	520,847	183,231	140,012		3,982	431,506	62,231	158,291	57,293
2005	12	26,466	1,556,286	93,397	88,935		13,096	807,648	47,733	60,579	87,761
2006	703,190	86,248	3,438,317	486,010	153,007	1,444	32,624	843,041	187,810	112,543	127,230
2007	495	65,576	1,919,032	276,275	292,236	913	28,492	751,518	170,980	271,875	116,581
TOTAL	703,716	183,408	11,400,298	1,577,938	1,009,529	2,357	78,194	5,041,763	727,750	898,093	550,915
O.D.											2,064

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	17,409,736	4,213,310	552,979		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	870,361	-82,678	4,206		
TOTAL LOSSES	18,280,097	4,130,632	557,185		
EXPECTED LOSSES	15,170,150	3,051,720	492,035		
CREDIBILITY	.15	.36	.51		
PURE PREMIUMS					
INDICATED (PRE-TEST)	3.307	.747	.101	4.155	
INDICATED (POST-TEST)	2.556	.577	.078	3.211	
PRES. ON RATE LEVEL	2.764	.556	.090	3.410	
DERIVED BY FORMULA	2.733	.564	.084	3.381	
UNDERLYING PRES. RATE	2.744	.552	.089	3.385	
PROPOSED	2.733	.564	.084	3.381	
IND. RATES					
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE
IND. RATES				3.62	MINIMUM PREMIUM
MAN. RATES	4.37	3.86	3.67	+ 3.62	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	8,688	332,538	3.827			1			6	7
2004	8,921	325,152	3.644			1			5	6
2005	9,133	387,390	4.241					3	5	8
2006	10,755	959,301	8.919			3			2	15
2007	10,028	533,529	5.320			2			2	6
TOTAL	47,525	2,537,910	5.340			7			7	42
O.D.		912	.001							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			136,779		18,236			120,559		30,043	26,921
2004			139,452		25,835			24,984		58,256	76,625
2005				196,997	27,113				70,487	57,719	35,074
2006			416,280	46,727	109,853			228,211	39,933	101,760	16,537
2007			346,629	57,024	7,423			87,052	17,815	3,231	14,355
TOTAL			1,039,140	300,748	188,460			460,806	128,235	251,009	169,512
O.D.											912

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			214,469		25,639			292,114		42,300	32,063
2004		2,202	217,073	1,860	35,752		590	63,449	1,941	77,648	87,123
2005	28	1,907	111,769	210,162	42,350		526	43,720	78,446	76,343	39,318
2006	80	18,397	719,770	74,179	132,458	1,114	21,736	586,548	65,548	117,064	18,224
2007	160	20,894	589,238	68,820	24,034	267	8,853	196,452	22,896	7,898	15,302
TOTAL	268	43,400	1,852,319	355,021	260,233	1,381	31,705	1,182,283	168,831	321,253	192,030
O.D.											1,045

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,111,356	1,105,338	193,075	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	115,081	-30,616	1,143	
TOTAL LOSSES	3,226,437	1,074,722	194,218	
EXPECTED LOSSES	2,058,308	1,052,204	137,347	
CREDIBILITY	.03	.07	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.789	2.261	.409	9.459
INDICATED (POST-TEST)	5.248	1.748	.316	7.312
PRES. ON RATE LEVEL	4.363	2.230	.291	6.884
DERIVED BY FORMULA	4.390	2.196	.294	6.880
UNDERLYING PRES. RATE	4.331	2.214	.289	6.834
PROPOSED	4.393	2.197	.294	6.884

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	7.368
IND. RATES				7.37	MINIMUM PREMIUM	
MAN. RATES	8.23	7.58	7.41	+ 7.37	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	4,866	112,668	2,315						7	7
2004	4,875	87,588	1,796					1	5	6
2005	4,664	109,138	2,340						6	6
2006	5,087	546,355	10,740			2		1	4	7
2007	5,433	227,067	4,179					1	4	5
TOTAL	24,925	1,082,816	4,344			2		3	26	31

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					39,387					61,936	11,345
2004				35,079	8,224				5,347	13,915	25,023
2005					42,868					59,102	7,168
2006			367,759	8,377	4,557			108,018	37,995	11,055	8,594
2007				103,800	10,914				38,518	46,766	27,069
TOTAL			367,759	147,256	105,950			108,018	81,860	192,774	79,199

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					55,378					87,206	13,512
2004	6	23	6,828	45,069	11,743		6	1,627	7,842	18,636	28,451
2005		142	8,632	2,435	54,648		80	6,640	3,116	73,927	8,035
2006	64	13,879	545,000	26,873	13,013	539	10,839	286,841	42,805	17,537	9,471
2007	206	6,921	234,402	72,259	20,108	109	2,787	90,433	32,343	42,062	28,856
TOTAL	276	20,965	794,862	146,636	154,890	648	13,712	385,541	86,106	239,368	88,325

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,216,004	627,000	88,325	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	27,886	-13,854	542	
TOTAL LOSSES	1,243,890	613,146	88,867	
EXPECTED LOSSES	496,256	473,077	65,054	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.991	2.460	.357	7.808
INDICATED (POST-TEST)	3.858	1.902	.276	6.036
PRES. ON RATE LEVEL	2.005	1.912	.263	4.180
DERIVED BY FORMULA	2.042	1.912	.264	4.218
UNDERLYING PRES. RATE	1.991	1.898	.261	4.150
PROPOSED	2.042	1.912	.264	4.218

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	4.514
IND. RATES				4.51	MINIMUM PREMIUM	
MAN. RATES	4.65	4.50	4.50	+ 4.51	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	5,644	181,839	3.221				1		1	2
2004	3,769	411,118	10.907			1	2		8	11
2005	15,948	720,122	4.515			1	5		17	23
2006	21,341	1,945,289	9.115			2	9		36	47
2007	23,153	957,299	4.134			1	3		7	11
TOTAL	69,855	4,215,667	6.035			5	20		69	94
O.D.		1,430	.002							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				86,635	1,728				77,853	4,895	10,728
2004			166,434	92,535	28,419			29,371	31,256	36,965	26,138
2005			108,641	264,071	75,530			33,277	120,099	63,463	55,041
2006			239,134	534,615	194,909			109,017	530,687	217,360	119,567
2007			128,000	152,669	20,768			50,000	557,465	17,241	31,156
TOTAL			642,209	1,130,525	321,354			221,665	1,317,360	339,924	242,630
O.D.											1,430

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				122,589	2,430				122,930	6,892	12,777
2004	15	2,666	275,558	120,632	40,721		690	79,903	45,519	50,029	29,719
2005	38	5,461	321,058	286,610	107,849		2,104	148,010	133,575	86,876	61,701
2006	162	26,512	1,100,035	471,724	253,990	882	36,980	864,668	465,138	279,623	131,763
2007	302	15,958	497,017	110,956	37,220	1,292	29,609	899,211	313,666	71,621	33,212
TOTAL	517	50,597	2,193,668	1,112,511	442,210	2,174	69,383	1,991,792	1,080,828	495,041	269,172
O.D.											1,576

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,308,131	3,130,590	270,748			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	197,352	-64,169	3,826			
TOTAL LOSSES	4,505,483	3,066,421	274,574			
EXPECTED LOSSES	3,557,016	4,012,470	348,577			
CREDIBILITY	.04	.09	.13			
PURE PREMIUMS						
INDICATED (PRE-TEST)	6.450	4.390	.393	11.233		
INDICATED (POST-TEST)	4.986	3.393	.304	8.683		
PRES. ON RATE LEVEL	5.129	5.786	.503	11.418		
DERIVED BY FORMULA	5.123	5.571	.477	11.171		
UNDERLYING PRES. RATE	5.092	5.744	.499	11.335		
PROPOSED	5.123	5.571	.477	11.171		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	11.957
IND. RATES				11.96	MINIMUM PREMIUM	
MAN. RATES	13.22	12.41	12.29	+ 11.96	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	3,767	30,450	.808				1	2	3
2004	1,072	63,971	5.967				1	1	2
2005	13,381	740,565	5.534			1		1	2
2006	11,959	4,276	.035						
2007	12,870	12,123	.094					1	1
TOTAL	43,049	851,385	1.978			1	2	5	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				7,680	5,243				7,337	3,542	6,648
2004				44,466	443				16,154	878	2,030
2005			123,294		4,842			600,000		9,764	2,665
2006											4,276
2007					8,500					3,623	
TOTAL			123,294	52,146	19,028			600,000	23,491	17,807	15,619

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				10,867	7,372				11,585	4,988	7,918
2004	6	22	8,025	56,932	1,254			3,382	22,745	1,524	2,308
2005		2,005	118,045	2,179	6,984		14,391	882,904	20,603	17,054	2,987
2006											4,712
2007		364	12,400	2,866	7,973	2	73	2,389	737	2,934	
TOTAL	6	2,391	138,470	72,844	23,583	2	14,464	888,675	55,670	26,500	17,925

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,044,008	178,597	17,925	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	77,409	-21,585	807	
TOTAL LOSSES	1,121,417	157,012	18,732	
EXPECTED LOSSES	1,438,697	1,159,309	77,919	
CREDIBILITY	.03	.07	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.605	.365	.044	3.014
INDICATED (POST-TEST)	2.014	.282	.034	2.330
PRES. ON RATE LEVEL	3.366	2.713	.182	6.261
DERIVED BY FORMULA	3.325	2.543	.169	6.037
UNDERLYING PRES. RATE	3.342	2.693	.181	6.216
PROPOSED	3.325	2.543	.169	6.037

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE
IND. RATES				6.46	MINIMUM PREMIUM
MAN. RATES	6.14	6.05	6.74	+ 6.46	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	1,740	100,402	5.770				1	2	3	
2004	1,610	394,043	24.474			1		3	4	
2005	2,706	11,050	.408					1	1	
2006	1,800	30,714	1.706					2	2	
2007	2,129	71,787	3.371				1	2	3	
TOTAL	9,985	607,996	6.089			1	2	10	13	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				47,874	6,497				26,530	10,567	8,934
2004			224,250		4,736			150,000		6,414	8,643
2005					1,943					1,354	7,753
2006					6,403					15,002	9,309
2007				37,440	8,389				18,000	4,139	3,819
TOTAL			224,250	85,314	27,968			150,000	44,530	37,476	38,458

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				67,742	9,134				41,891	14,878	10,640
2004		3,498	346,732	2,270	7,222		3,470	368,156	3,692	9,289	9,827
2005		7	391	110	2,477		2	152	73	1,694	8,691
2006		100	3,538	829	7,052		145	4,349	1,525	15,973	10,259
2007	74	2,686	91,039	27,565	11,428	42	949	30,580	11,513	5,314	4,071
TOTAL	74	6,291	441,700	98,516	37,313	42	4,566	403,237	58,694	47,148	43,488

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	855,910	241,671	43,488	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	26,086	-8,565	282	
TOTAL LOSSES	881,996	233,106	43,770	
EXPECTED LOSSES	478,380	289,664	34,048	
CREDIBILITY	.01	.02	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.833	2.335	.438	11.606
INDICATED (POST-TEST)	6.828	1.805	.339	8.972
PRES. ON RATE LEVEL	4.826	2.922	.344	8.092
DERIVED BY FORMULA	4.846	2.900	.344	8.090
UNDERLYING PRES. RATE	4.791	2.901	.341	8.033
PROPOSED	4.847	2.901	.344	8.092

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	8.661
IND. RATES				8.66	MINIMUM PREMIUM	
MAN. RATES	8.38	7.97	8.71	+ 8.66	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	1,728	4,260	.246						1	1
2004	2,082	29,004	1.393						3	3
2005	4,264	226,748	5.317						3	3
2006	5,614	198,943	3.543					1	9	10
2007	6,413	198,584	3.096					3	3	6
TOTAL	20,101	657,539	3.271					4	19	23

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					2,377					317	1,566
2004					6,968					18,739	3,297
2005					24,554					52,256	149,938
2006				97,940	46,911				4,893	38,894	10,305
2007				95,902	9,791				61,839	12,153	18,899
TOTAL				193,842	90,601				66,732	122,359	184,005

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					3,342					446	1,865
2004		6	443	136	9,517		6	697	433	24,937	3,749
2005		84	4,947	1,396	31,303		75	5,869	2,758	65,367	168,080
2006	24	3,416	144,296	85,547	57,981	4	624	16,417	7,942	41,821	11,356
2007	190	6,385	216,140	66,664	18,311	149	3,227	103,697	39,131	16,575	20,146
TOTAL	214	9,891	365,826	153,743	120,454	153	3,932	126,680	50,264	149,146	205,196

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	506,696	473,607	205,196	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	22,071	-6,660	480	
TOTAL LOSSES	528,767	466,947	205,676	
EXPECTED LOSSES	395,990	365,235	45,228	
CREDIBILITY	.02	.04	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.631	2.323	1.023	5.977
INDICATED (POST-TEST)	2.034	1.796	.791	4.621
PRES. ON RATE LEVEL	1.984	1.830	.227	4.041
DERIVED BY FORMULA	1.985	1.829	.261	4.075
UNDERLYING PRES. RATE	1.970	1.817	.225	4.012
PROPOSED	1.985	1.829	.261	4.075

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	4.361
IND. RATES				4.36	MINIMUM PREMIUM	
MAN. RATES	4.23	4.01	4.35	+ 4.36	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	646									
2004	880	3,097	.351						1	1
2005	921									
2006	714	27,825	3.897						1	1
2007	761									
TOTAL	3,922	30,922	.788						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					1,493					1,604	
2006					10,118					17,707	
TOTAL					11,611					19,311	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		2	95	29	2,039			60	38	2,135	
2006		160	5,588	1,308	11,145		178	5,140	1,800	18,852	
TOTAL		162	5,683	1,337	13,184		178	5,200	1,838	20,987	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,223	37,346		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,187	-1,319	32	
TOTAL LOSSES	12,410	36,027	32	
EXPECTED LOSSES	21,610	41,533	4,118	
CREDIBILITY	.01	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.316	.919	.001	1.236
INDICATED (POST-TEST)	.244	.710	.001	.955
PRES. ON RATE LEVEL	.555	1.067	.106	1.728
DERIVED BY FORMULA	.552	1.063	.104	1.719
UNDERLYING PRES. RATE	.551	1.059	.105	1.715
PROPOSED	.552	1.063	.104	1.719

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	1.840
IND. RATES				1.84	MINIMUM PREMIUM	
MAN. RATES	2.03	1.89	1.86	+ 1.84	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	6,389	24,568	.384						1	1
2004	6,608	177,249	2.682						8	9
2005	7,138	28,446	.398						4	4
2006	7,884	180,915	2.294			1			2	3
2007	8,248	16,497	.200						1	1
TOTAL	36,267	427,675	1.179			1		1	16	18

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					3,364					4,625	16,579
2004				82,600	25,224				33,532	23,289	12,604
2005					10,813					4,371	13,262
2006			118,330		3,253			46,572		1,764	10,996
2007					1,057					10,069	5,371
TOTAL			118,330	82,600	43,711			46,572	33,532	44,118	58,812

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					4,730					6,512	19,746
2004	12	72	16,455	106,234	35,652		6	7,821	47,713	31,732	14,331
2005		35	2,178	614	13,784		4	488	232	5,467	14,867
2006	18	4,420	173,086	6,690	5,983	221	3,842	105,651	4,811	2,958	12,118
2007		46	1,542	358	990	4	199	6,638	2,047	8,151	5,725
TOTAL	30	4,573	193,261	113,896	61,139	225	4,051	120,598	54,803	54,820	66,787

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	322,738	284,658	66,787	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	19,416	-13,277	501	
TOTAL LOSSES	342,154	271,381	67,288	
EXPECTED LOSSES	347,076	474,373	58,389	
CREDIBILITY	.02	.06	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.943	.748	.186	1.877
INDICATED (POST-TEST)	.729	.578	.144	1.451
PRES. ON RATE LEVEL	.964	1.318	.162	2.444
DERIVED BY FORMULA	.959	1.274	.161	2.394
UNDERLYING PRES. RATE	.957	1.308	.161	2.426
PROPOSED	.959	1.274	.161	2.394

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	TOTAL
IND. RATES				2.56	MINIMUM PREMIUM	
MAN. RATES	2.89	2.67	2.63	+ 2.56	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	453	199	.043							
2004	640	5,167	.807						1	1
2005	730	4,030	.552							
2006	766	27,010	3.526						1	1
2007	765	2,224	.290							
TOTAL	3,354	38,630	1.152						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											199
2004					2,784					2,383	
2005											4,030
2006					24,453					2,066	491
2007											2,224
TOTAL					27,237					4,449	6,944

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											237
2004		2	177	55	3,802			88	55	3,172	
2005											4,518
2006		386	13,509	3,160	26,933		19	600	210	2,199	541
2007											2,371
TOTAL		388	13,686	3,215	30,735		19	688	265	5,371	7,667

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,781	39,586	7,667	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,750	-855	41	
TOTAL LOSSES	17,531	38,731	7,708	
EXPECTED LOSSES	49,774	30,992	4,628	
CREDIBILITY	.00	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.523	1.155	.230	1.908
INDICATED (POST-TEST)	.404	.893	.178	1.475
PRES. ON RATE LEVEL	1.495	.931	.139	2.565
DERIVED BY FORMULA	1.495	.931	.140	2.566
UNDERLYING PRES. RATE	1.484	.924	.138	2.546
PROPOSED	1.494	.931	.140	2.565

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.745
IND. RATES				2.75	MINIMUM PREMIUM	
MAN. RATES	3.00	2.81	2.76	+ 2.75	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES				
							DEATH	P . T .	MAJOR	MINOR	TEMP
2003	317					317					
2004	277	637	.229			277					
2005	145	341	.235			145					
2006	198	1,453	.733			198					
2007	1,442	829	.057			1,442					
TOTAL	2,379	3,260	.137			2,379					

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											637
2005											341
2006											1,453
2007											829
TOTAL											3,260

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											724
2005											382
2006											1,601
2007											884
TOTAL											3,591

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			3,591	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	4,804	-330	105	
TOTAL LOSSES	4,804		3,696	
EXPECTED LOSSES	77,794	142,621	7,066	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.202	.000	.155	.357
INDICATED (POST-TEST)	.156	.000	.120	.276
PRES. ON RATE LEVEL	3.283	6.020	.298	9.601
DERIVED BY FORMULA	3.283	5.960	.296	9.539
UNDERLYING PRES. RATE	3.270	5.995	.297	9.562
PROPOSED	3.283	5.960	.296	9.539

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	10.018
IND. RATES				10.02	MINIMUM PREMIUM	
MAN. RATES	10.44	10.00	9.84	+ 10.02	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	368,605	2,822,614	.765			4	9	66	79	
2004	241,141	887,851	.368				5	30	35	
2005	257,962	1,239,724	.480			2	3	29	34	
2006	289,132	1,180,791	.408			1	3	29	33	
2007	312,752	902,936	.288				3	27	30	
TOTAL	1,469,592	7,033,916	.479			7	23	181	211	
O.D.		138,127	.009				1	4	5	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			753,507	392,876	286,305			244,099	116,071	793,119	236,637
2004				208,690	114,951				128,488	230,156	205,566
2005			250,990	77,221	128,203			18,200	244,556	289,094	231,460
2006			154,960	132,803	129,758			146,700	118,960	305,585	192,025
2007				59,167	94,895				129,881	247,578	371,415
TOTAL			1,159,457	870,757	754,112			408,999	737,956	1,865,532	1,237,103
O.D.				17,098	23,178				14,988	39,333	43,530

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,181,498	555,919	402,547			591,452	183,275	1,116,711	281,835
2004	30	237	44,822	269,409	160,030		67	35,226	186,091	309,111	233,729
2005	12	7,564	444,873	95,206	169,095		2,633	204,028	277,824	376,255	259,467
2006	57	11,397	456,512	132,743	154,625	778	20,905	544,386	142,513	338,994	211,612
2007	120	7,733	262,942	71,083	94,651	416	11,153	364,240	127,309	214,605	395,928
TOTAL	219	26,931	2,390,647	1,124,360	980,948	1,194	34,758	1,739,332	917,012	2,355,676	1,382,571
O.D.	3	171	9,740	23,566	28,928		70	7,587	23,115	49,551	49,747

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,210,652	5,503,156	1,432,318	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	701,059	-179,002	9,713	
TOTAL LOSSES	4,911,711	5,324,154	1,442,031	
EXPECTED LOSSES	12,344,573	6,025,327	1,190,369	
CREDIBILITY	.28	.69	.98	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.334	.362	.098	.794
INDICATED (POST-TEST)	.258	.280	.076	.614
PRES. ON RATE LEVEL	.843	.412	.081	1.336
DERIVED BY FORMULA	.679	.321	.076	1.076
UNDERLYING PRES. RATE	.840	.410	.081	1.331
PROPOSED	.679	.321	.076	1.076

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	1.130
IND. RATES				1.13	MINIMUM PREMIUM	
MAN. RATES	1.66	1.53	1.37	+ 1.13	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	32,478	1,351,036	4.159			32,478			2	2	23	27
2004	33,686	573,958	1.703			33,686			1	2	6	9
2005	45,849	499,901	1.090			45,849				2	15	17
2006	34,438	728,182	2.114			34,438			1	1	16	18
2007	35,358	725,247	2.051			35,358				5	22	27
TOTAL	181,809	3,878,324	2.133			181,809			4	12	82	98
O.D.		106,036	.058								4	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			455,760	57,582	195,612			229,740	46,449	278,961	86,932
2004			207,412	36,477	30,609			28,900	65,932	48,352	156,276
2005				56,611	127,088				124,536	140,783	50,883
2006			129,000	85,973	94,365			56,450	6,541	241,769	114,084
2007				160,354	116,135				136,927	206,569	105,262
TOTAL			792,172	396,997	563,809			315,090	380,385	916,434	513,437
O.D.					30,119					56,345	19,572

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			714,632	81,478	275,030			556,660	73,343	392,777	103,536
2004	4	3,285	328,922	49,309	43,034		681	86,361	94,553	65,943	177,686
2005	9	933	56,149	67,171	164,253		981	81,606	140,648	183,436	57,040
2006	42	8,613	342,791	88,801	112,096	270	7,383	204,443	35,506	259,268	125,721
2007	325	14,963	506,924	145,111	124,192	411	10,659	348,102	123,159	182,176	112,209
TOTAL	380	27,794	1,949,418	431,870	718,605	681	19,704	1,277,172	467,209	1,083,600	576,192
O.D.		219	8,416	2,090	37,509		164	7,660	3,265	69,100	21,821

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,291,608	2,813,248	598,013			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	105,538	-67,543	3,891			
TOTAL LOSSES	3,397,146	2,745,705	601,904			
EXPECTED LOSSES	1,928,993	2,172,618	490,885			
CREDIBILITY	.07	.17	.24			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.869	1.510	.331	3.710		
INDICATED (POST-TEST)	1.445	1.167	.256	2.868		
PRES. ON RATE LEVEL	1.065	1.200	.271	2.536		
DERIVED BY FORMULA	1.092	1.194	.267	2.553		
UNDERLYING PRES. RATE	1.061	1.195	.270	2.526		
PROPOSED	1.092	1.194	.267	2.553		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.681
IND. RATES				2.68	MINIMUM PREMIUM	
MAN. RATES	2.39	2.48	2.60	+ 2.68	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	36,112	493,518	1.366			2				2
2004	38,054	558,798	1.468			1	1	7		9
2005	51,112	386,906	.756				4	6		10
2006	59,217	712,953	1.203		1		2	11		14
2007	66,659	689,536	1.034			1	3	10		14
TOTAL	251,154	2,841,711	1.131		1	4	10	34		49
O.D.		4,117	.001							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			294,521					169,144			29,853
2004			259,672	14,045	57,758			62,500	33,484	74,725	56,614
2005				105,070	43,395				103,769	63,496	71,176
2006		275,650		68,313	49,751		100,000		107,538	61,133	50,568
2007			228,306	145,210	77,241			100	32,247	131,959	74,473
TOTAL		275,650	782,499	332,638	228,145		100,000	231,744	277,038	331,313	282,684
O.D.											4,117

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			461,809					409,836			35,555
2004	1	4,121	407,342	21,632	79,957		1,462	163,025	50,311	100,494	64,370
2005	15	1,111	65,445	113,736	59,475		744	61,947	114,350	85,532	79,788
2006	17	432,295	193,732	67,115	60,522	74	265,426	151,309	96,424	74,527	55,726
2007	323	23,552	720,225	140,848	93,925	142	4,156	137,112	45,949	110,355	79,388
TOTAL	356	461,079	1,848,553	343,331	293,879	216	271,788	923,229	307,034	370,908	314,827
O.D.											4,847

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,505,221	1,315,152	319,674			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	73,285	-19,425	2,384			
TOTAL LOSSES	3,578,506	1,295,727	322,058			
EXPECTED LOSSES	1,311,025	803,692	253,666			
CREDIBILITY	.09	.21	.30			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.425	.516	.128	2.069		
INDICATED (POST-TEST)	1.102	.399	.099	1.600		
PRES. ON RATE LEVEL	.524	.321	.102	.947		
DERIVED BY FORMULA	.576	.337	.101	1.014		
UNDERLYING PRES. RATE	.522	.320	.101	.943		
PROPOSED	.576	.337	.101	1.014		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	1.065
IND. RATES				1.07	MINIMUM PREMIUM	
MAN. RATES	.93	.92	.97	+ 1.07	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	210,731	4,726,133	2.242			210,731			10	13	103	126
2004	237,040	3,778,441	1.594			237,040	1		5	10	103	119
2005	246,912	6,063,479	2.455			246,912			11	18	124	153
2006	254,844	5,265,056	2.065			254,844			9	13	119	141
2007	278,796	4,704,445	1.687			278,796			4	11	119	134
TOTAL	1,228,323	24,537,554	1.998			1,228,323	1		39	65	568	673
O.D.		306,948	.024						1		1	2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,751,356	280,637	542,187			566,898	257,075	886,202	441,778
2004	304,310		614,916	303,027	742,935			77,914	374,209	812,124	549,006
2005			2,195,284	522,623	740,416			633,766	387,063	988,429	595,898
2006			1,701,427	454,232	703,888			644,395	279,668	881,179	600,267
2007			817,890	416,649	1,002,749			225,343	420,234	1,130,546	691,034
TOTAL	304,310		7,080,873	1,977,168	3,732,175			2,148,316	1,718,249	4,698,480	2,877,983
O.D.			279,433		1,000			10,178		5,529	10,808

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,746,126	397,100	762,315			1,373,593	405,924	1,247,774	526,158
2004	463,174	10,612	1,051,593	408,433	1,021,106		2,010	298,979	547,093	1,089,385	624,220
2005	73	63,067	3,710,572	648,901	987,309		27,742	1,781,266	499,598	1,267,254	668,002
2006	377	86,382	3,400,790	549,761	839,070	3,249	75,358	2,003,230	381,374	977,133	661,494
2007	1,035	109,095	3,421,192	680,985	1,007,719	2,068	63,069	1,827,495	509,111	969,819	736,642
TOTAL	464,659	269,156	14,330,273	2,685,180	4,617,519	5,317	168,179	7,284,563	2,343,100	5,551,365	3,216,516
O.D.		2	438,353	56	1,275		9	25,282	293	6,917	11,992

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	22,985,793	15,205,705	3,228,508			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,141,383	-354,129	18,587			
TOTAL LOSSES	24,127,176	14,851,576	3,247,095			
EXPECTED LOSSES	20,439,295	12,479,761	2,174,132			
CREDIBILITY	.25	.61	.87			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.964	1.209	.264	3.437		
INDICATED (POST-TEST)	1.518	.935	.204	2.657		
PRES. ON RATE LEVEL	1.671	1.020	.178	2.869		
DERIVED BY FORMULA	1.633	.968	.201	2.802		
UNDERLYING PRES. RATE	1.664	1.016	.177	2.857		
PROPOSED	1.633	.968	.201	2.802		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.942
IND. RATES				2.94	MINIMUM PREMIUM	
MAN. RATES	3.08	3.00	2.94	+ 2.94	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	477,745	4,628,180	.968		1	6	8	70	85
2004	463,516	3,323,261	.716			6	11	49	66
2005	412,801	3,361,712	.814			5	7	56	68
2006	452,150	3,034,117	.671			3	10	47	60
2007	471,091	2,916,531	.619			1	9	46	56
TOTAL	2,277,303	17,263,801	.758		1	21	45	268	335
O.D.		147,921	.006					7	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		272,837	1,058,063	328,756	395,724		600,000	886,611	334,103	521,638	230,448
2004			1,215,242	410,234	319,509			421,674	337,367	449,846	169,389
2005			934,038	265,172	319,663			763,550	258,887	530,833	289,569
2006			850,014	344,943	322,084			307,000	238,563	629,137	342,376
2007			397,851	413,555	419,829			533,000	279,395	611,514	261,387
TOTAL		272,837	4,455,208	1,762,660	1,776,809		600,000	2,911,835	1,448,315	2,742,968	1,293,169
O.D.					60,902					74,872	12,147

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		342,967	1,557,945	465,190	556,388		699,924	1,589,412	527,549	734,464	274,464
2004	60	19,502	1,971,400	543,226	446,426		9,867	1,120,997	494,989	608,188	192,595
2005	35	24,902	1,465,363	319,444	426,710		22,715	1,443,250	333,361	686,101	324,607
2006	216	45,943	1,825,341	366,607	394,233	1,619	43,144	1,125,388	288,744	697,459	377,298
2007	885	55,331	1,795,525	434,347	441,075	1,756	54,391	1,442,386	332,382	537,726	278,639
TOTAL	1,196	488,645	8,615,574	2,128,814	2,264,832	3,375	830,041	6,721,433	1,977,025	3,263,938	1,447,603
O.D.	1	1,294	45,098	10,573	67,859	19	778	27,129	8,864	78,866	13,548

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	16,734,583	9,800,771	1,461,151		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	642,512	-217,540	7,372		
TOTAL LOSSES	17,377,095	9,583,231	1,468,523		
EXPECTED LOSSES	11,409,288	7,150,731	910,920		
CREDIBILITY	.38	.93	1.00		
PURE PREMIUMS					
INDICATED (PRE-TEST)	.763	.421	.064	1.248	
INDICATED (POST-TEST)	.590	.325	.049	.964	
PRES. ON RATE LEVEL	.503	.316	.040	.859	
DERIVED BY FORMULA	.536	.324	.049	.909	
UNDERLYING PRES. RATE	.501	.314	.040	.855	
PROPOSED	.536	.324	.049	.909	
IND. RATES					
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE
IND. RATES				.95	MINIMUM PREMIUM
MAN. RATES	.95	.91	.88	+ .95	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	258,855	3,513,247	1.357			10	10	38	58
2004	250,609	2,999,749	1.196			5	8	66	79
2005	248,572	3,053,515	1.228			6	9	46	61
2006	158,111	1,612,041	1.019			2	11	28	41
2007	148,225	3,013,670	2.033			1	6	37	45
TOTAL	1,064,372	14,192,222	1.333			1	24	44	284
O.D.		313,890	.029					2	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,941,277	198,805	156,510			585,297	216,755	228,695	185,908
2004			1,227,271	149,201	440,627			352,570	55,364	562,359	212,357
2005			1,127,116	282,450	278,751			642,962	236,053	309,056	177,127
2006			531,225	287,354	138,794			92,306	312,212	125,581	124,569
2007	1,321,811		272,220	209,767	185,817	750		44,999	177,670	440,139	360,497
TOTAL	1,321,811		5,099,109	1,127,577	1,200,499	750		1,718,134	998,054	1,665,830	1,060,458
O.D.				127,625	54,441				38,567	78,775	14,482

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			3,043,923	281,310	220,054			1,418,173	342,255	322,000	221,416
2004	20	19,715	1,950,732	211,540	608,062		8,290	897,220	99,241	751,361	241,450
2005	40	31,889	1,875,378	342,082	378,068		24,304	1,531,598	300,077	408,026	198,559
2006	152	29,671	1,192,994	279,291	182,166	661	24,050	571,642	276,220	162,712	137,275
2007	998,563	34,421	1,072,550	223,742	203,404	1,508	21,354	651,370	200,813	377,467	384,290
TOTAL	998,775	115,696	9,135,577	1,337,965	1,591,754	2,169	77,998	5,070,003	1,218,606	2,021,566	1,182,990
O.D.	28	3,347	140,557	156,640	57,354	55	2,960	82,409	51,130	68,917	15,883

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	15,629,574	6,503,932	1,198,873		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	682,501	-193,738	5,398		
TOTAL LOSSES	16,312,075	6,310,194	1,204,271		
EXPECTED LOSSES	12,389,290	5,215,424	808,923		
CREDIBILITY	.23	.56	.79		
PURE PREMIUMS					
INDICATED (PRE-TEST)	1.533	.593	.113	2.239	
INDICATED (POST-TEST)	1.185	.458	.087	1.730	
PRES. ON RATE LEVEL	1.169	.492	.076	1.737	
DERIVED BY FORMULA	1.173	.473	.085	1.731	
UNDERLYING PRES. RATE	1.164	.490	.076	1.730	
PROPOSED	1.173	.473	.085	1.731	
IND. RATES					
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE
IND. RATES				1.82	MINIMUM PREMIUM
MAN. RATES	1.81	1.81	1.78	+ 1.82	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	187,652	6,505,806	3.466			18	12	100	130
2004	204,950	6,077,091	2.965			9	23	141	173
2005	229,045	9,594,327	4.188			21	26	171	218
2006	273,123	10,021,524	3.669			19	36	191	246
2007	284,363	8,651,204	3.042			2	4	33	249
TOTAL	1,179,133	40,849,952	3.464			2	71	130	813
O.D.		316,310	.026				1	2	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,797,320	445,975	623,699			1,188,387	296,212	773,068	381,145
2004			1,712,875	846,001	689,046			659,125	621,942	940,278	607,824
2005			3,897,259	844,431	727,137			1,786,243	831,766	993,822	513,669
2006			2,868,928	1,173,591	1,060,473			1,324,821	1,134,129	1,749,691	709,891
2007	732,956		635,373	1,474,006	1,464,520	1,500		262,367	1,522,024	1,870,955	687,503
TOTAL	732,956		11,911,755	4,784,004	4,564,875	1,500		5,220,943	4,406,073	6,327,814	2,900,032
O.D.			199,565	47,204	5,530			36,389	7,220	666	19,736

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			4,386,198	631,055	876,921			2,879,461	467,717	1,088,478	453,944
2004	121	27,490	2,801,833	1,112,882	959,037		14,683	1,696,887	911,490	1,268,132	691,096
2005	117	109,753	6,453,171	1,030,812	1,000,870		74,150	4,695,226	1,036,597	1,314,855	575,823
2006	726	152,695	6,072,935	1,238,413	1,300,695	6,268	167,776	4,306,033	1,216,480	1,987,250	782,300
2007	1,055,863	185,586	6,078,983	1,520,224	1,535,289	7,961	134,202	4,091,514	1,317,685	1,690,721	732,878
TOTAL	1,056,827	475,524	25,793,120	5,533,386	5,672,812	14,229	390,811	17,669,121	4,949,969	7,349,436	3,236,041
O.D.	7	3,549	334,122	52,036	10,092		889	93,097	8,599	1,496	22,147

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	45,831,296	23,577,826	3,258,188			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,904,414	-426,808	19,546			
TOTAL LOSSES	47,735,710	23,151,018	3,277,734			
EXPECTED LOSSES	34,029,779	16,142,331	2,193,188			
CREDIBILITY	.25	.60	.85			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.048	1.963	.278	6.289		
INDICATED (POST-TEST)	3.129	1.517	.215	4.861		
PRES. ON RATE LEVEL	2.898	1.375	.186	4.459		
DERIVED BY FORMULA	2.956	1.460	.211	4.627		
UNDERLYING PRES. RATE	2.886	1.369	.186	4.441		
PROPOSED	2.956	1.460	.211	4.627		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	4.859
IND. RATES				4.86	MINIMUM PREMIUM	
MAN. RATES	4.61	4.45	4.57	+ 4.86	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	6,563									
2004	6,640									
2005	6,357	79,242	1.246				1	1		2
2006	4,023	662	.016							
2007	3,254									
TOTAL	26,837	79,904	.298				1	1		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				70,000	2,761				4,484	1,997	
2006											662
TOTAL				70,000	2,761				4,484	1,997	662

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	10	657	38,332	74,289	6,290		31	2,593	4,901	2,762	
2006											730
TOTAL	10	657	38,332	74,289	6,290		31	2,593	4,901	2,762	730

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	41,623	88,242	730	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	6,420	-3,263	12	
TOTAL LOSSES	48,043	84,979	742	
EXPECTED LOSSES	117,009	84,536	1,879	
CREDIBILITY	.02	.05	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.179	.317	.003	.499
INDICATED (POST-TEST)	.138	.245	.002	.385
PRES. ON RATE LEVEL	.438	.316	.007	.761
DERIVED BY FORMULA	.432	.312	.007	.751
UNDERLYING PRES. RATE	.436	.315	.007	.758
PROPOSED	.432	.312	.007	.751

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE
IND. RATES				.79	MINIMUM PREMIUM
MAN. RATES	.78	.77	.78	+ .79	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	2,009									
2004	2,581									
2005	2,450									
2006	3,353									
2007	4,490									
TOTAL	14,883									
O.D.		1,923	.012							1 1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											
O.D.					46					778	1,099

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL			66	14	41		12	510	157	629	1,172
O.D.											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	588	841	1,172	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	5,114	-492	5	
TOTAL LOSSES	5,702	349	1,177	
EXPECTED LOSSES	89,893	22,326	595	
CREDIBILITY	.01	.03	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.038	.002	.008	.048
INDICATED (POST-TEST)	.029	.002	.006	.037
PRES. ON RATE LEVEL	.606	.151	.004	.761
DERIVED BY FORMULA	.600	.147	.004	.751
UNDERLYING PRES. RATE	.604	.150	.004	.758
PROPOSED	.600	.147	.004	.751

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE
IND. RATES				.79	MINIMUM PREMIUM
MAN. RATES	.78	.77	.78	+ .79	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	27,989	1,508,757	5.390			2	4	29	35
2004	30,660	1,055,792	3.443				8	41	49
2005	30,825	3,219,812	10.445			5	10	37	52
2006	30,939	1,893,159	6.119			3	7	35	45
2007	33,793	2,028,074	6.001			2	5	32	39
TOTAL	154,206	9,705,594	6.294			12	34	174	220
O.D.		105							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			341,920	202,032	111,678			35,772	415,054	289,640	112,661
2004				355,048	160,858				200,413	233,149	106,324
2005			664,788	426,740	118,814			738,647	680,343	334,788	255,692
2006			381,730	321,269	153,528			230,951	190,132	501,963	113,586
2007			318,444	195,771	160,039			82,000	609,000	494,332	168,488
TOTAL			1,706,882	1,500,860	704,917			1,087,370	2,094,942	1,853,872	756,751
O.D.											105

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			536,131	285,875	157,019			86,676	655,370	407,814	134,179
2004	53	369	74,056	457,669	224,853		53	50,244	287,346	314,684	120,890
2005	64	20,300	1,194,466	473,980	174,841		29,031	1,887,111	779,375	466,993	286,631
2006	139	25,304	1,025,719	300,786	197,548	1,224	33,257	866,088	228,810	556,142	125,172
2007	438	34,448	1,059,341	207,340	179,109	1,658	42,819	1,303,789	425,876	461,173	179,608
TOTAL	694	80,421	3,889,713	1,725,650	933,370	2,882	105,160	4,193,908	2,376,777	2,206,806	846,480
O.D.											125

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,272,778	7,242,603	846,605			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	273,575	-131,284	5,844			
TOTAL LOSSES	8,546,353	7,111,319	852,449			
EXPECTED LOSSES	4,896,041	4,488,937	698,553			
CREDIBILITY	.06	.15	.22			
PURE PREMIUMS						
INDICATED (PRE-TEST)	5.542	4.612	.553	10.707		
INDICATED (POST-TEST)	4.284	3.565	.427	8.276		
PRES. ON RATE LEVEL	3.182	2.917	.454	6.553		
DERIVED BY FORMULA	3.248	3.014	.448	6.710		
UNDERLYING PRES. RATE	3.175	2.911	.453	6.539		
PROPOSED	3.248	3.014	.448	6.710		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	6.950
IND. RATES				6.95	MINIMUM PREMIUM	
MAN. RATES	6.69	6.55	6.69	+ 6.95	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	2,835	3,026,717	106,762			2,835		1			6	7
2004	2,371	721,021	30,409			2,371			2		7	9
2005	2,445	534,356	21,855			2,445			1	2	7	10
2006	2,725	205,585	7,544			2,725			1		2	3
2007	3,306	507,567	15,352			3,306				4		4
TOTAL	13,682	4,995,246	36,510			13,682		1	4	6	22	33

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		289,952			11,761		2,677,740			33,263	14,001
2004			296,464		21,702			332,088		55,831	14,936
2005			154,553	95,040	63,078			85,000	78,239	49,178	9,268
2006			105,568		7,203			51,945		36,390	4,479
2007				225,101					247,753		34,713
TOTAL		289,952	556,585	320,141	103,744		2,677,740	469,033	325,992	174,662	77,397

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		104,373			16,536		894,506			46,834	16,675
2004		4,641	459,367	3,302	30,636		7,699	816,619	9,137	75,972	16,982
2005	14	5,032	296,368	108,016	85,781		3,788	244,661	90,792	67,207	10,389
2006	16	4,016	156,794	6,523	10,075	249	4,638	127,837	8,864	39,946	4,936
2007	441	13,994	473,796	148,720	21,408	564	11,961	383,343	146,869	26,984	37,004
TOTAL	471	132,056	1,386,325	266,561	164,436	813	922,592	1,572,460	255,662	256,943	85,986

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,014,717	943,602	85,986	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	66,572	-31,813	877	
TOTAL LOSSES	4,081,289	911,789	86,863	
EXPECTED LOSSES	1,174,873	1,159,824	100,426	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	29.830	6.664	.635	37.129
INDICATED (POST-TEST)	23.059	5.151	.491	28.701
PRES. ON RATE LEVEL	8.606	8.496	.735	17.837
DERIVED BY FORMULA	8.751	8.396	.725	17.872
UNDERLYING PRES. RATE	8.587	8.477	.734	17.798
PROPOSED	8.751	8.396	.725	17.872

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	18.511
IND. RATES				18.51	MINIMUM PREMIUM	
MAN. RATES	18.68	18.13	18.21	+ 18.51	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	246,743	5,797,628	2,349			246,743	1		6	22	134	163
2004	258,663	4,630,167	1,790			258,663	2		1	36	157	196
2005	289,266	6,845,854	2,366			289,266	2		7	41	133	183
2006	277,395	8,416,432	3,034			277,395			9	34	141	184
2007	261,733	5,594,482	2,137			261,733		1	4	19	169	193
TOTAL	1,333,800	31,284,563	2,346			1,333,800	5	1	27	152	734	919
O.D.		56,831	.004							1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	47,398		959,751	882,880	758,796	3,739		714,649	691,883	1,181,342	557,190
2004	46,558		123,750	1,179,708	591,675	528,206		13,000	719,003	1,017,851	410,416
2005	174,588		1,226,166	1,586,897	656,497	34,214		762,621	934,036	878,304	592,531
2006			1,360,639	1,623,891	876,748			971,206	1,629,390	1,336,836	617,722
2007		10,122	581,259	479,181	897,908		20,013	283,972	478,564	2,222,803	620,660
TOTAL	268,544	10,122	4,251,565	5,752,557	3,781,624	566,159	20,013	2,745,448	4,452,876	6,637,136	2,798,519
O.D.				15,124	1,780				35,023	1,458	3,446

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	89,535		1,429,412	1,249,276	1,066,864	7,837		1,599,081	1,092,484	1,663,325	663,613
2004	71,023	3,168	440,874	1,523,009	825,655	909,636	529	218,924	1,035,382	1,370,412	466,643
2005	316,076	48,028	2,828,151	1,747,788	912,388	70,370	35,940	2,360,741	1,085,769	1,163,328	664,227
2006	606	108,509	4,416,764	1,503,270	1,097,916	5,731	172,568	4,286,187	1,559,425	1,586,064	680,730
2007	1,093	110,232	3,090,612	667,664	907,414	3,760	121,139	2,757,363	774,607	1,862,988	661,624
TOTAL	478,333	269,937	12,205,813	6,691,007	4,810,237	997,334	330,176	11,222,296	5,547,667	7,646,117	3,136,837
O.D.	3	7	2,720	19,361	2,723			7,263	49,270	2,824	3,959

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	25,513,882	24,769,206	3,140,796			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,129,349	-546,574	17,699			
TOTAL LOSSES	26,643,231	24,222,632	3,158,495			
EXPECTED LOSSES	20,393,802	17,806,230	2,214,109			
CREDIBILITY	.27	.65	.92			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.998	1.816	.237	4.051		
INDICATED (POST-TEST)	1.544	1.404	.183	3.131		
PRES. ON RATE LEVEL	1.532	1.338	.167	3.037		
DERIVED BY FORMULA	1.535	1.381	.182	3.098		
UNDERLYING PRES. RATE	1.529	1.335	.166	3.030		
PROPOSED	1.535	1.381	.182	3.098		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.208
IND. RATES				3.21	MINIMUM PREMIUM	
MAN. RATES	3.24	3.07	3.10	+ 3.21	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	37,039	2,516,091	6.793			3	3	27	33
2004	33,777	466,990	1.382			1	1	12	14
2005	36,797	3,167,897	8.609	1		6	7	26	40
2006	37,995	1,786,153	4.701			3	4	26	33
2007	41,747	1,647,299	3.945			1	4	34	39
TOTAL	187,355	9,584,430	5.116			14	19	125	159

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			491,834	93,065	178,812			163,362	1,153,574	404,834	30,610
2004			172,694	56,363	68,073			60,163	16,281	75,138	18,278
2005	451,361		1,242,027	221,415	104,186	5,000		755,408	217,728	128,184	42,588
2006			627,705	73,610	169,625			319,428	288,790	242,232	64,763
2007			142,466	240,382	341,696			25,000	493,953	360,440	43,362
TOTAL	451,361		2,676,726	684,835	862,392	5,000		1,323,361	2,170,326	1,210,828	199,601

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			771,195	131,687	251,410			395,826	1,821,493	570,009	36,457
2004	9	2,792	281,242	75,161	94,365		1,410	153,743	26,067	100,654	20,782
2005	816,585	34,162	2,007,900	270,799	154,499	10,284	30,198	1,887,393	279,723	182,801	47,741
2006	112	27,869	1,091,323	114,924	204,318	1,715	42,771	1,093,731	291,579	290,164	71,369
2007	521	36,401	1,185,486	283,520	347,822	1,288	31,943	1,009,156	353,827	343,724	46,224
TOTAL	817,227	101,224	5,337,146	876,091	1,052,414	13,287	106,322	4,539,849	2,772,689	1,487,352	222,573

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,915,055	6,188,546	222,573			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	324,221	-104,852	1,580			
TOTAL LOSSES	11,239,276	6,083,694	224,153			
EXPECTED LOSSES	5,779,901	3,645,929	187,355			
CREDIBILITY	.07	.18	.25			
PURE PREMIUMS						
INDICATED (PRE-TEST)	5.999	3.247	.120	9.366		
INDICATED (POST-TEST)	4.637	2.510	.093	7.240		
PRES. ON RATE LEVEL	3.092	1.950	.100	5.142		
DERIVED BY FORMULA	3.200	2.051	.098	5.349		
UNDERLYING PRES. RATE	3.085	1.946	.100	5.131		
PROPOSED	3.200	2.051	.098	5.349		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	5.540
IND. RATES				5.54	MINIMUM PREMIUM	
MAN. RATES	4.96	4.98	5.25	+ 5.54	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	48,470	3,061,612	6.316			48,470			6	7	114	127
2004	53,358	3,656,713	6.853			53,358			9	5	129	143
2005	57,161	3,096,786	5.417			57,161			4	18	115	137
2006	53,487	3,197,628	5.978			53,487			4	13	97	114
2007	52,978	2,406,182	4.541			52,978			1	6	83	90
TOTAL	265,454	15,418,921	5.809			265,454			24	49	538	611

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			810,920	260,786	815,062			208,066	158,581	613,930	194,267
2004			1,339,990	94,748	766,819			466,976	61,817	706,012	220,351
2005			584,401	440,421	649,306			297,871	337,225	572,317	215,245
2006			551,032	638,213	644,620			256,219	320,074	609,859	177,611
2007			130,000	365,205	769,071			35,000	99,259	809,693	197,954
TOTAL			3,416,343	1,799,373	3,644,878			1,264,132	976,956	3,311,811	1,005,428

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,271,523	369,012	1,145,980			504,144	250,398	864,410	231,372
2004	13	21,834	2,135,773	149,302	1,053,119		10,975	1,184,527	114,348	943,253	250,539
2005	62	21,111	1,247,119	517,599	851,253		14,218	935,605	406,706	739,561	241,290
2006	247	48,006	1,925,167	630,446	762,318	1,440	42,733	1,090,440	348,124	682,776	195,727
2007	821	62,081	2,062,416	511,366	760,507	708	23,927	754,626	228,084	667,772	211,019
TOTAL	1,143	153,032	8,641,998	2,177,725	4,573,177	2,148	91,853	4,469,342	1,347,660	3,897,772	1,129,947

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,359,516	11,996,334	1,129,947	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	833,361	-316,077	7,607	
TOTAL LOSSES	14,192,877	11,680,257	1,137,554	
EXPECTED LOSSES	15,035,315	10,299,615	947,671	
CREDIBILITY	.09	.22	.31	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.347	4.400	.429	10.176
INDICATED (POST-TEST)	4.133	3.401	.332	7.866
PRES. ON RATE LEVEL	5.676	3.889	.358	9.923
DERIVED BY FORMULA	5.537	3.782	.350	9.669
UNDERLYING PRES. RATE	5.664	3.880	.357	9.901
PROPOSED	5.537	3.782	.350	9.669

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	10.015
IND. RATES				10.02	MINIMUM PREMIUM	
MAN. RATES	10.82	10.34	10.13	+ 10.02	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	148,664	7,454,198	5.014		1	19	12	164	196
2004	158,765	6,230,949	3.924			9	15	145	169
2005	177,464	8,286,421	4.669			16	22	149	187
2006	186,165	9,857,971	5.295		1	15	41	170	227
2007	202,552	7,166,187	3.537			6	34	198	238
TOTAL	873,610	38,995,726	4.464		2	65	124	826	1017
O.D.		8,297						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		155,883	3,185,887	482,343	411,417		26,300	1,438,557	198,183	765,923	789,705
2004			1,451,367	644,202	904,339			708,673	769,573	1,122,397	630,398
2005			2,417,690	1,112,820	521,536			1,220,653	1,188,054	885,599	940,069
2006		615,196	1,975,853	2,268,881	770,173		242,841	872,864	1,278,687	1,007,089	826,387
2007			728,459	1,880,985	1,168,516			183,570	838,180	1,461,978	904,499
TOTAL		771,079	9,759,256	6,389,231	3,775,981		269,141	4,424,317	4,272,677	5,242,986	4,091,058
O.D.					843					508	6,946

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		430,861	4,971,773	682,515	578,458		67,460	3,445,261	312,928	1,078,421	940,539
2004	94	23,975	2,415,367	856,472	1,249,321		16,682	1,939,671	1,125,374	1,514,166	716,763
2005	156	73,799	4,340,644	1,267,334	734,019		54,992	3,567,762	1,382,312	1,193,284	1,053,817
2006	847	665,330	6,129,010	2,051,886	1,036,171	5,034	484,680	3,628,871	1,233,955	1,202,748	910,678
2007	3,893	202,849	6,626,922	1,696,977	1,299,421	3,059	85,953	2,612,694	818,603	1,282,078	964,196
TOTAL	4,990	1,396,814	24,483,716	6,555,184	4,897,390	8,093	709,767	15,194,259	4,873,172	6,270,697	4,585,993
O.D.					1,185					715	7,642

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	41,797,639	22,598,343	4,593,635			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,479,334	-463,543	28,766			
TOTAL LOSSES	43,276,973	22,134,800	4,622,401			
EXPECTED LOSSES	26,496,590	16,720,895	3,319,718			
CREDIBILITY	.20	.49	.69			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.954	2.534	.529	8.017		
INDICATED (POST-TEST)	3.829	1.959	.409	6.197		
PRES. ON RATE LEVEL	3.040	1.918	.381	5.339		
DERIVED BY FORMULA	3.198	1.938	.400	5.536		
UNDERLYING PRES. RATE	3.033	1.914	.380	5.327		
PROPOSED	3.198	1.938	.400	5.536		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	5.734
IND. RATES				5.73	MINIMUM PREMIUM	
MAN. RATES	5.36	5.25	5.45	+ 5.73	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	534,344	27,886,582	5.218			64	95	793	952	
2004	622,415	24,229,187	3.892			54	80	651	786	
2005	595,055	24,877,142	4.180		1	51	86	547	685	
2006	603,095	24,144,402	4.003	1	1	51	81	514	648	
2007	630,222	19,747,479	3.133			29	83	539	651	
TOTAL	2,985,131	120,884,792	4.050	2	2	249	425	3044	3722	
O.D.		85,757	.002				1	3	4	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			11,237,420	3,353,654	3,501,939			3,169,916	1,771,840	3,690,640	1,161,173
2004		131,000	10,393,521	2,262,917	2,923,271		105,005	2,451,266	1,353,883	3,418,672	1,189,652
2005	5,029		10,285,174	2,974,947	2,731,568	353		3,624,301	1,635,283	2,848,644	771,843
2006	358,368	186,600	10,260,988	3,510,749	2,034,452		30,000	2,529,631	1,916,341	2,303,569	1,013,704
2007			4,931,621	3,367,773	2,595,975			1,244,437	3,352,182	3,013,538	1,241,953
TOTAL	363,397	317,600	47,108,724	15,470,040	13,787,205	353	135,005	13,019,551	10,029,529	15,275,063	5,378,325
O.D.				18,419	17,626				1,372	26,085	22,255

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			17,620,276	4,745,421	4,923,720			7,680,707	2,797,733	5,196,422	1,382,957
2004	317	457,363	16,603,806	3,055,270	4,060,130		327,859	6,291,281	2,040,506	4,591,327	1,352,634
2005	9,527	290,932	17,115,686	3,549,213	3,703,471	727	115,002	7,366,142	2,040,424	3,693,469	865,236
2006	569,782	792,555	20,066,067	3,651,614	2,673,101	12,861	393,973	8,169,745	2,037,287	2,673,822	1,117,102
2007	7,430	560,422	17,312,768	3,481,512	2,917,257	10,620	300,624	8,475,720	2,351,791	2,776,702	1,323,922
TOTAL	587,056	2,101,272	88,718,603	18,483,030	18,277,679	24,208	1,137,458	37,983,595	11,267,741	18,931,742	6,041,851
O.D.		145	4,984	27,214	23,186	4	210	7,114	4,361	30,272	23,954

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	130,564,649	67,045,225	6,065,805			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	5,702,390	-1,656,874	38,066			
TOTAL LOSSES	136,267,039	65,388,351	6,103,871			
EXPECTED LOSSES	102,210,886	55,374,179	4,626,952			
CREDIBILITY	.46	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.565	2.190	.204	6.959		
INDICATED (POST-TEST)	3.529	1.693	.158	5.380		
PRES. ON RATE LEVEL	3.432	1.859	.155	5.446		
DERIVED BY FORMULA	3.477	1.693	.158	5.328		
UNDERLYING PRES. RATE	3.424	1.855	.155	5.434		
PROPOSED	3.511	1.710	.159	5.380		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	5.572
IND. RATES				5.57	MINIMUM PREMIUM	
MAN. RATES	6.48	6.00	5.56	+ 5.57	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	193,547	5,748,283	2.969		1	12	15	106	134
2004	197,284	6,701,330	3.396			17	13	128	158
2005	199,810	7,874,627	3.941			14	9	113	136
2006	193,790	14,383,378	7.422	1		26	11	112	150
2007	198,934	6,502,789	3.268			7	18	121	146
TOTAL	983,365	41,210,407	4.191	1	1	76	66	580	724
O.D.		703,619	.071			1		2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		325,643	2,080,818	422,250	610,305		55,400	624,450	416,334	807,302	405,781
2004			2,753,391	595,065	622,291			861,843	531,375	1,037,164	300,201
2005			2,305,111	373,366	826,144			3,087,082	186,891	680,312	415,721
2006	684,605		5,309,977	446,473	1,054,923	4,289		4,938,082	458,008	1,072,525	414,496
2007			1,364,416	642,036	1,066,395			1,002,441	446,517	1,404,932	576,052
TOTAL	684,605	325,643	13,813,713	2,479,190	4,180,058	4,289	55,400	10,513,898	2,039,125	5,002,235	2,112,251
O.D.			181,779		87,648			404,801		26,832	2,559

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		900,077	3,262,723	597,484	858,088		142,101	1,513,042	657,391	1,136,678	483,285
2004	87	43,892	4,400,062	800,698	867,801		20,197	2,262,772	791,927	1,396,269	341,329
2005	53	56,384	3,320,188	490,386	1,088,410		50,228	3,125,615	303,038	878,200	466,023
2006	1,030,320	200,424	7,842,703	744,682	1,284,891	23,640	205,214	5,515,469	690,079	1,229,761	456,775
2007	1,542	144,891	4,501,891	883,463	1,101,913	3,293	106,297	2,817,574	634,248	1,210,266	614,071
TOTAL	1,032,002	1,345,668	23,327,567	3,516,713	5,201,103	26,933	524,037	15,234,472	3,076,683	5,851,174	2,361,483
O.D.	1	3,667	273,719	12,744	97,033		7,779	804,381	10,395	30,202	2,906

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	42,580,226	17,796,047	2,364,389			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,692,873	-441,240	14,382			
TOTAL LOSSES	44,273,099	17,354,807	2,378,771			
EXPECTED LOSSES	30,346,643	14,386,630	1,789,725			
CREDIBILITY	.22	.53	.75			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.502	1.765	.242	6.509		
INDICATED (POST-TEST)	3.480	1.364	.187	5.031		
PRES. ON RATE LEVEL	3.093	1.466	.182	4.741		
DERIVED BY FORMULA	3.178	1.412	.186	4.776		
UNDERLYING PRES. RATE	3.086	1.463	.182	4.731		
PROPOSED	3.178	1.412	.186	4.776		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	4.946
IND. RATES				4.95	MINIMUM PREMIUM	
MAN. RATES	4.86	4.74	4.84	+ 4.95	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	25,913	1,098,868	4.240			25,913			2	4	18	24
2004	29,936	2,344,319	7.831			29,936			5	5	24	34
2005	31,322	588,239	1.878			31,322			1	3	16	20
2006	35,151	2,325,723	6.616			35,151	1		6	2	11	20
2007	33,368	924,794	2.771			33,368			2	5	19	26
TOTAL	155,690	7,281,943	4.677			155,690	1		16	19	88	124
O.D.		589										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			425,651	239,713	102,705			124,538	42,271	129,857	34,133
2004			1,258,872	54,311	87,678			747,864	32,002	136,963	26,629
2005			191,173	97,217	62,402			63,284	61,887	54,671	57,605
2006	252,770		871,875	176,782	59,271	60		747,677	68,837	108,626	39,825
2007			232,887	223,921	55,650			100,964	166,051	117,390	27,931
TOTAL	252,770		2,980,458	791,944	367,706	60		1,784,327	371,048	547,507	186,123
O.D.											589

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			667,421	339,193	144,403			301,756	66,746	182,841	40,652
2004	8	18,796	1,867,887	82,884	124,565		15,869	1,690,558	64,361	186,409	30,277
2005	15	5,982	352,461	111,177	85,385		2,860	186,097	72,443	72,838	64,575
2006	400,342	35,782	1,422,626	194,179	93,159	3,328	58,058	1,574,863	131,901	136,667	43,887
2007	479	27,757	860,459	185,949	81,318	697	19,533	527,776	135,831	117,005	29,774
TOTAL	400,844	88,317	5,170,854	913,382	528,830	4,025	96,320	4,281,050	471,282	695,760	209,165
O.D.											628

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,041,410	2,609,254	209,793			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	330,221	-67,341	1,361			
TOTAL LOSSES	10,371,631	2,541,913	211,154			
EXPECTED LOSSES	5,933,345	2,335,350	161,918			
CREDIBILITY	.06	.15	.22			
PURE PREMIUMS						
INDICATED (PRE-TEST)	6.662	1.633	.136	8.431		
INDICATED (POST-TEST)	5.150	1.262	.105	6.517		
PRES. ON RATE LEVEL	3.820	1.503	.104	5.427		
DERIVED BY FORMULA	3.900	1.467	.104	5.471		
UNDERLYING PRES. RATE	3.811	1.500	.104	5.415		
PROPOSED	3.900	1.467	.104	5.471		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	5.666
IND. RATES				5.67	MINIMUM PREMIUM	
MAN. RATES	5.80	5.53	5.54	+ 5.67	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	1,151,448	76,827,005	6.672			1,151,448	6	5	186	223	1141	1561
2004	1,181,426	72,832,873	6.164			1,181,426	12	2	167	238	979	1398
2005	1,318,983	68,857,379	5.220			1,318,983	8	2	157	207	973	1347
2006	1,363,136	73,202,790	5.370			1,363,136	12	1	139	302	996	1450
2007	1,484,647	58,342,445	3.929			1,484,647	12	1	72	278	1042	1405
TOTAL	6,499,640	350,062,492	5.386			6,499,640	50	11	721	1248	5131	7161
O.D.		867,772	.013						2	2	10	14

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	1,534,699	2,238,285	34,190,415	6,360,361	5,602,236	105,878	554,861	14,544,705	4,206,502	5,859,028	1,630,035
2004	4,246,834	434,891	32,195,512	6,280,931	5,445,624	835,499	80,000	12,783,385	3,614,197	5,460,512	1,455,488
2005	3,182,641	543,970	28,263,077	5,267,747	5,504,198	37,890	3,695,746	11,110,151	3,932,530	5,502,004	1,817,425
2006	4,373,350	175,077	26,193,832	9,232,044	6,685,271	11,901	75,000	10,843,066	6,867,914	6,797,340	1,947,995
2007	5,276,699	145,888	13,023,767	8,929,245	8,025,068	209,007	30,000	4,491,431	7,528,217	8,869,300	1,813,823
TOTAL	18,614,223	3,538,111	133,866,603	36,070,328	31,262,397	1,200,175	4,435,607	53,772,738	26,149,360	32,488,184	8,664,766
O.D.			287,187	68,241	81,913			72,550	301,803	42,096	13,982

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	2,625,675	3,673,160	51,986,014	8,999,911	7,876,752	221,921	760,717	29,976,457	6,642,065	8,249,521	1,941,372
2004	6,234,288	1,472,657	50,646,885	8,458,046	7,635,608	967,692	478,016	29,558,199	5,486,447	7,404,921	1,654,890
2005	5,454,508	1,126,455	46,077,169	6,569,632	7,516,471	74,648	1,560,098	27,999,677	4,938,896	7,245,016	2,037,333
2006	6,700,682	1,564,190	51,479,332	9,698,429	8,471,591	88,519	1,377,460	30,608,583	7,229,888	8,048,000	2,146,690
2007	6,984,537	1,723,305	47,520,604	9,654,501	8,807,742	434,440	964,060	25,460,630	6,722,408	8,144,743	1,933,535
TOTAL	27,999,690	9,559,767	247,710,004	43,380,519	40,308,164	1,787,220	5,140,351	143,603,546	31,019,704	39,092,201	9,713,820
O.D.	30	6,806	610,524	74,161	94,694	235	15,757	513,687	247,362	73,079	15,783

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	436,947,617	154,289,884	9,729,603			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	19,246,898	-3,522,102	61,366			
TOTAL LOSSES	456,194,515	150,767,782	9,790,969			
EXPECTED LOSSES	344,545,915	125,378,056	7,149,605			
CREDIBILITY	.77	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	7.019	2.320	.151	9.490		
INDICATED (POST-TEST)	5.426	1.793	.117	7.336		
PRES. ON RATE LEVEL	5.313	1.933	.110	7.356		
DERIVED BY FORMULA	5.400	1.793	.117	7.310		
UNDERLYING PRES. RATE	5.301	1.929	.110	7.340		
PROPOSED	5.419	1.799	.118	7.336		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	7.598
IND. RATES				7.60	MINIMUM PREMIUM	
MAN. RATES	7.71	7.50	7.51	+ 7.60	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	45,972	1,546,571	3.364			4	7	28	39
2004	50,876	4,843,092	9.519			16	3	41	61
2005	46,379	3,394,999	7.320		1	8	7	44	60
2006	45,083	2,082,748	4.619	1		5	10	33	49
2007	47,083	2,675,107	5.681			5	6	37	48
TOTAL	235,393	14,542,517	6.178	2	1	38	33	183	257
O.D.		485,727	.206			2		1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			563,823	413,025	172,802			84,538	138,717	150,353	23,313
2004		82,811	3,141,899	122,812	185,701		15,055	850,233	150,711	249,260	44,610
2005	615,696		1,363,601	237,292	315,285			329,763	175,586	254,890	102,886
2006	194,323		695,985	215,126	361,819	100		127,715	122,895	330,409	34,376
2007			805,541	251,490	410,906			308,477	358,495	482,353	57,845
TOTAL	810,019	82,811	6,570,849	1,239,745	1,446,513	100	15,055	1,700,726	946,404	1,467,265	263,030
O.D.			327,290		4,953			134,959		18,525	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			884,074	584,430	242,958			204,836	219,034	211,699	27,766
2004	17	233,494	4,893,404	191,739	265,975		58,685	2,127,478	237,883	339,305	50,722
2005	955,858	38,093	2,241,769	302,580	425,520		13,973	888,808	218,754	333,395	115,335
2006	307,806	37,313	1,467,382	258,223	426,519	1,027	19,778	512,842	146,374	365,312	37,882
2007	659	72,857	2,193,969	371,286	436,445	1,848	54,901	1,463,751	351,922	441,458	61,663
TOTAL	1,264,340	381,757	11,680,598	1,708,258	1,797,417	2,875	147,337	5,197,715	1,173,967	1,691,169	293,368
O.D.		6,556	499,922	5,419	8,892		3,783	326,159	4,916	25,675	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	19,511,042	6,415,713	293,368			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	525,264	-129,015	1,556			
TOTAL LOSSES	20,036,306	6,286,698	294,924			
EXPECTED LOSSES	9,401,596	4,138,209	195,377			
CREDIBILITY	.08	.20	.29			
PURE PREMIUMS						
INDICATED (PRE-TEST)	8.512	2.671	.125	11.308		
INDICATED (POST-TEST)	6.580	2.065	.097	8.742		
PRES. ON RATE LEVEL	4.003	1.762	.083	5.848		
DERIVED BY FORMULA	4.209	1.823	.087	6.119		
UNDERLYING PRES. RATE	3.994	1.758	.083	5.835		
PROPOSED	4.209	1.823	.087	6.119		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	6.338
IND. RATES				6.34	MINIMUM PREMIUM	
MAN. RATES	6.11	5.88	5.97	+ 6.34	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	234,052	11,455,411	4.894			234,052		1	33	24	166	224
2004	233,457	11,183,487	4.790			233,457		1	23	17	150	191
2005	259,853	8,257,114	3.177			259,853			13	33	180	226
2006	286,796	9,103,102	3.174			286,796			16	42	124	182
2007	307,995	8,106,834	2.632			307,995	1		4	38	161	204
TOTAL	1,322,153	48,105,948	3.638			1,322,153	1	2	89	154	781	1027
O.D.		9,380									1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		382,181	4,708,079	828,904	814,046		99,237	2,429,845	377,687	963,022	852,410
2004		674,517	3,535,110	770,110	1,095,352		219,421	2,302,062	572,811	1,231,220	782,884
2005			2,023,715	1,280,715	1,132,370			1,267,974	753,280	1,217,163	581,897
2006			2,419,536	1,755,936	735,488			1,238,391	1,202,470	920,383	830,898
2007	48,165		589,204	1,527,646	1,265,041	14,885		555,202	832,000	2,095,821	1,178,870
TOTAL	48,165	1,056,698	13,275,644	6,163,311	5,042,297	14,885	318,658	7,793,474	3,738,248	6,427,609	4,226,959
O.D.					500					3,377	5,503

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		770,227	7,331,245	1,172,897	1,144,554		185,597	5,606,229	596,368	1,355,936	1,015,220
2004	111	726,047	5,613,684	1,042,475	1,518,873		299,557	5,027,229	881,181	1,661,049	890,139
2005	187	66,682	3,927,294	1,469,609	1,515,025		51,628	3,308,206	933,202	1,582,103	652,307
2006	789	148,654	6,017,961	1,647,833	972,110	6,569	167,257	4,257,654	1,193,187	1,111,441	915,650
2007	72,398	178,189	5,839,852	1,484,599	1,351,716	33,620	132,012	3,733,095	993,601	1,808,915	1,256,675
TOTAL	73,485	1,889,799	28,730,036	6,817,413	6,502,278	40,189	836,051	21,932,413	4,597,539	7,519,444	4,729,991
O.D.			99	29	638		4	379	179	4,223	5,972

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	53,502,455	25,441,743	4,735,963			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	2,411,010	-561,099	29,296			
TOTAL LOSSES	55,913,465	24,880,644	4,765,259			
EXPECTED LOSSES	43,049,302	20,387,599	3,371,490			
CREDIBILITY	.26	.64	.91			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.229	1.882	.360	6.471		
INDICATED (POST-TEST)	3.269	1.455	.278	5.002		
PRES. ON RATE LEVEL	3.263	1.545	.256	5.064		
DERIVED BY FORMULA	3.265	1.487	.276	5.028		
UNDERLYING PRES. RATE	3.256	1.542	.255	5.053		
PROPOSED	3.265	1.487	.276	5.028		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	5.208
IND. RATES				5.21	MINIMUM PREMIUM	
MAN. RATES	5.34	5.21	5.17	+ 5.21	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	182,985	5,179,085	2.830			182,985			12	10	100	122
2004	201,457	5,776,580	2.867			201,457		1	10	11	123	145
2005	215,085	5,113,132	2.377			215,085	1		8	9	97	115
2006	235,819	5,305,557	2.249			235,819	1		8	16	124	149
2007	288,985	4,875,918	1.687			288,985			5	15	99	119
TOTAL	1,124,331	26,250,272	2.335			1,124,331	2	1	43	61	543	650
O.D.		151,561	.013								3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,377,219	150,056	582,856			889,224	122,821	667,161	389,748
2004		767,153	1,653,648	129,594	736,712		525,233	431,694	204,363	902,548	425,635
2005	428,646		1,602,992	374,081	673,075			645,916	336,928	754,704	296,790
2006	270,695		1,103,672	479,234	899,154	766		417,046	542,194	1,070,225	522,571
2007			833,299	583,855	730,553			801,966	390,816	1,013,526	521,903
TOTAL	699,341	767,153	7,570,830	1,716,820	3,622,350	766	525,233	3,185,846	1,597,122	4,408,164	2,156,647
O.D.					25,717					124,424	1,420

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			3,629,244	212,330	819,500			2,012,149	193,936	939,361	464,190
2004	17	518,341	2,640,177	197,344	1,013,573		401,605	1,149,919	318,750	1,207,747	483,947
2005	775,512	46,618	2,744,523	473,580	889,524		27,655	1,763,614	434,433	972,114	332,702
2006	428,834	68,121	2,673,592	563,615	1,043,671	4,883	71,374	1,819,629	591,787	1,195,755	575,873
2007	1,323	104,399	3,284,122	693,925	765,937	2,796	88,454	2,316,677	510,728	884,123	556,349
TOTAL	1,205,686	737,479	14,971,658	2,140,794	4,532,205	7,679	589,088	9,061,988	2,049,634	5,199,100	2,413,061
O.D.		83	3,048	736	34,431		601	17,702	6,248	154,156	1,590

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	26,595,012	14,117,304	2,414,651			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,383,758	-298,330	16,178			
TOTAL LOSSES	27,978,770	13,818,974	2,430,829			
EXPECTED LOSSES	24,611,607	11,524,392	1,776,442			
CREDIBILITY	.24	.58	.82			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.488	1.229	.216	3.933		
INDICATED (POST-TEST)	1.923	.950	.167	3.040		
PRES. ON RATE LEVEL	2.194	1.027	.158	3.379		
DERIVED BY FORMULA	2.129	.982	.165	3.276		
UNDERLYING PRES. RATE	2.189	1.025	.158	3.372		
PROPOSED	2.129	.982	.165	3.276		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.393
IND. RATES				3.39	MINIMUM PREMIUM	
MAN. RATES	3.59	3.47	3.45	+ 3.39	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	965,325	29,584,922	3.064			965,325	4		62	76	523	665
2004	989,528	26,899,025	2.718			989,528	6	1	39	82	476	604
2005	1,045,260	26,232,779	2.509			1,045,260	1	1	44	77	525	648
2006	1,065,905	27,841,110	2.611			1,065,905	2		51	107	508	668
2007	1,115,080	19,568,354	1.754			1,115,080	1		20	88	515	624
TOTAL	5,181,098	130,126,190	2.512			5,181,098	14	2	216	430	2547	3209
O.D.		629,137	.012						2	2	8	12

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	736,856		10,438,705	2,309,735	2,577,145	2,436,417		4,419,354	1,613,587	3,268,819	1,784,304
2004	1,199,597	473,268	5,788,918	2,518,369	2,380,521	17,272	2,600,116	2,148,497	4,383,341	3,374,536	2,014,590
2005	162,173	782,932	7,269,578	2,370,725	3,353,074	215,090	785,272	3,840,588	1,752,024	3,637,260	2,064,063
2006	160,702		7,544,081	4,074,792	3,343,639	641		3,330,969	3,240,118	4,224,419	1,921,749
2007	3,000		2,826,749	2,544,986	3,724,080	3,110		1,684,675	1,776,205	4,847,492	2,158,057
TOTAL	2,262,328	1,256,200	33,868,031	13,818,607	15,378,459	2,672,530	3,385,388	15,424,083	12,765,275	19,352,526	9,942,763
O.D.			271,380	69,480	41,662			99,575	41,001	68,332	37,707

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	1,358,179		16,003,038	3,268,279	3,623,446	1,079,569		10,080,937	2,547,850	4,602,500	2,125,106
2004	1,826,026	218,635	9,534,460	3,299,167	3,306,894	29,745	846,342	6,007,615	4,300,798	4,566,784	2,290,589
2005	293,724	654,223	12,721,565	2,878,587	4,442,696	442,379	589,754	9,778,531	2,260,837	4,699,196	2,313,815
2006	256,563	442,067	17,656,402	4,137,497	4,097,900	19,821	468,103	11,980,475	3,392,329	4,852,027	2,117,767
2007	10,055	454,948	14,475,467	3,167,563	3,828,976	16,672	328,791	9,049,684	2,255,421	4,180,635	2,300,489
TOTAL	3,744,547	1,769,873	70,390,932	16,751,093	19,299,912	1,588,186	2,232,990	46,897,242	14,757,235	22,901,142	11,147,766
O.D.	43	10,431	523,010	74,509	51,925	276	8,091	308,132	49,692	70,629	42,030

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	127,473,753	73,956,137	11,189,796	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	5,568,920	-1,709,600	67,211	
TOTAL LOSSES	133,042,673	72,246,537	11,257,007	
EXPECTED LOSSES	99,736,136	58,287,352	8,082,514	
CREDIBILITY	.66	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.568	1.394	.217	4.179
INDICATED (POST-TEST)	1.985	1.078	.168	3.231
PRES. ON RATE LEVEL	1.929	1.128	.156	3.213
DERIVED BY FORMULA	1.966	1.078	.168	3.212
UNDERLYING PRES. RATE	1.925	1.125	.156	3.206
PROPOSED	1.967	1.078	.168	3.213

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.328
IND. RATES				3.33	MINIMUM PREMIUM	
MAN. RATES	3.56	3.28	3.28	+ 3.33	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	168,890	3,282,397	1.943			6	5	66	77
2004	166,696	2,663,256	1.597			4	15	45	64
2005	164,772	1,907,003	1.157			4	4	47	55
2006	158,591	2,804,169	1.768			3	12	46	61
2007	159,392	2,091,878	1.312				13	52	65
TOTAL	818,341	12,748,703	1.558			17	49	256	322
O.D.		103,205	.012				2	1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,341,202	168,559	332,330			586,185	124,893	460,685	268,543
2004			563,396	504,296	266,038			381,181	329,806	380,370	238,169
2005			643,224	183,898	147,350			202,353	69,142	426,005	235,031
2006			363,702	576,106	421,838			142,310	494,704	575,090	230,419
2007				513,926	436,165				462,391	510,999	168,397
TOTAL			2,911,524	1,946,785	1,603,721			1,312,029	1,480,936	2,353,149	1,140,559
O.D.				72,498	822				25,111	4,109	665

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,103,004	238,510	467,257			1,420,327	197,207	648,647	319,835
2004	70	9,334	977,928	656,260	372,583		8,918	1,017,528	481,787	515,359	270,798
2005	25	18,659	1,096,025	218,860	201,803		8,707	555,291	107,173	539,554	263,470
2006	191	35,856	1,455,862	541,345	509,135	1,023	41,528	1,005,993	475,489	658,163	253,922
2007	1,062	50,648	1,717,922	486,644	458,009	1,290	32,380	1,052,453	377,967	464,123	179,511
TOTAL	1,348	114,497	7,350,741	2,141,619	2,008,787	2,313	91,533	5,051,592	1,639,623	2,825,846	1,287,536
O.D.	7	27	9,895	95,221	1,921			4,491	36,144	5,930	714

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,626,444	8,755,091	1,288,250	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	505,272	-195,250	7,604	
TOTAL LOSSES	13,131,716	8,559,841	1,295,854	
EXPECTED LOSSES	9,050,851	6,219,392	965,642	
CREDIBILITY	.19	.47	.66	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.605	1.046	.158	2.809
INDICATED (POST-TEST)	1.241	.809	.122	2.172
PRES. ON RATE LEVEL	1.108	.762	.118	1.988
DERIVED BY FORMULA	1.133	.784	.121	2.038
UNDERLYING PRES. RATE	1.106	.760	.118	1.984
PROPOSED	1.133	.784	.121	2.038

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.110
IND. RATES				2.11	MINIMUM PREMIUM	
MAN. RATES	2.12	2.03	2.03	+ 2.11	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	144,675	8,526,203	5.893		1	18	40	156	215
2004	179,493	11,221,546	6.251		1	28	43	187	259
2005	157,893	8,127,832	5.147		1	13	21	157	192
2006	181,654	10,586,893	5.828			13	34	152	199
2007	244,584	7,936,388	3.244			4	35	207	246
TOTAL	908,299	46,398,862	5.108		3	76	173	859	1111
O.D.		99,853	.010				1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		176,497	2,597,057	1,876,320	836,771		60,000	885,799	883,503	900,336	309,920
2004		116,150	3,601,277	1,736,025	781,583		80,000	1,843,257	919,985	1,485,139	658,130
2005		152,380	1,778,214	1,323,632	832,298		15,000	1,502,333	590,610	1,466,208	467,157
2006			2,337,620	1,744,943	1,674,287			1,213,383	1,184,449	1,677,490	754,721
2007			667,358	1,644,097	1,322,548			683,919	882,828	1,910,693	824,945
TOTAL		445,027	10,981,526	8,325,017	5,447,487		155,000	6,128,691	4,461,375	7,439,866	3,014,873
O.D.				46,487	15,938				24,489	9,617	3,322

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		487,838	4,072,184	2,654,992	1,176,498		153,900	2,146,292	1,395,053	1,267,678	369,115
2004	249	316,190	5,921,473	2,273,119	1,104,807		249,647	4,733,302	1,371,855	2,005,819	748,294
2005	188	350,180	3,423,156	1,491,871	1,130,828		82,217	3,416,125	776,266	1,884,967	523,683
2006	786	157,824	6,310,510	1,752,422	2,002,498	5,675	158,856	4,044,404	1,237,195	1,911,706	831,703
2007	3,436	189,015	6,198,640	1,582,755	1,417,461	4,331	130,931	3,692,440	986,304	1,664,585	879,391
TOTAL	4,659	1,501,047	25,925,963	9,755,159	6,832,092	10,006	775,551	18,032,563	5,766,673	8,734,755	3,352,186
O.D.	7	219	15,533	61,233	19,039		94	7,855	35,423	10,792	3,638

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	46,273,497	31,215,166	3,355,824			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	2,110,187	-611,723	21,143			
TOTAL LOSSES	48,383,684	30,603,443	3,376,967			
EXPECTED LOSSES	37,258,426	24,024,509	2,279,830			
CREDIBILITY	.21	.50	.71			
PURE PREMIUMS						
INDICATED (PRE-TEST)	5.327	3.369	.372	9.068		
INDICATED (POST-TEST)	4.118	2.604	.288	7.010		
PRES. ON RATE LEVEL	4.110	2.651	.252	7.013		
DERIVED BY FORMULA	4.112	2.628	.278	7.018		
UNDERLYING PRES. RATE	4.102	2.645	.251	6.998		
PROPOSED	4.109	2.626	.278	7.013		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	7.264
IND. RATES				7.26	MINIMUM PREMIUM	
MAN. RATES	7.06	6.93	7.16	+ 7.26	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	2,820,519	32,910,895	1.166	1	2	64	70	701	838	
2004	3,030,919	29,824,152	.983	1	1	51	74	653	780	
2005	2,990,370	31,888,654	1.066	3		57	78	612	750	
2006	2,802,757	26,172,554	.933	2		38	70	567	677	
2007	2,770,192	22,786,615	.822		2	13	51	584	650	
TOTAL	14,414,757	143,582,870	.996	7	5	223	343	3117	3695	
O.D.		733,795	.005			3	1	11	15	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	76,909	360,785	10,485,762	2,172,793	4,705,099		420,314	4,480,643	2,169,443	5,419,909	2,619,238
2004	81,975	126,896	8,193,190	2,406,425	4,829,834	28,600	46,524	4,103,613	1,708,995	5,424,313	2,873,787
2005	171,231		10,225,922	2,416,172	4,363,864	51,146		4,396,592	2,077,866	5,188,929	2,996,932
2006	6,000		6,429,596	2,497,906	4,002,994			3,571,021	2,106,856	4,781,463	2,776,718
2007		90,060	2,190,836	1,646,584	5,142,523		1,154,928	864,065	2,606,252	6,341,797	2,749,570
TOTAL	336,115	577,741	37,525,306	11,139,880	23,044,314	79,746	1,621,766	17,415,934	10,669,412	27,156,411	14,016,245
O.D.			384,087	21,393	65,473			133,307	31,050	43,387	55,098

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	145,281	902,648	16,081,478	3,074,505	6,615,356		1,009,000	9,569,070	3,425,555	7,631,230	3,119,512
2004	125,104	415,577	13,270,021	3,254,401	6,658,432	49,253	203,355	9,212,046	2,613,238	7,273,892	3,267,496
2005	310,117	288,636	16,995,660	3,047,828	5,761,325	105,195	166,968	10,677,380	2,701,492	6,662,520	3,359,561
2006	11,114	366,397	14,428,379	2,881,168	4,698,914	14,252	372,183	9,685,462	2,470,029	5,334,493	3,059,943
2007	4,012	504,718	13,799,134	2,977,729	5,050,576	40,738	1,320,883	8,502,617	2,367,304	5,343,190	2,931,042
TOTAL	595,628	2,477,976	74,574,672	15,235,631	28,784,603	209,438	3,072,389	47,646,575	13,577,618	32,245,325	15,737,554
O.D.	42	3,783	653,176	18,065	88,918	72	2,214	377,149	21,294	57,361	61,583

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	129,613,114	90,028,815	15,799,137			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	5,539,048	-2,382,198	97,239			
TOTAL LOSSES	135,152,162	87,646,617	15,896,376			
EXPECTED LOSSES	99,605,971	75,389,178	12,396,690			
CREDIBILITY	1.00	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.938	.608	.110	1.656		
INDICATED (POST-TEST)	.725	.470	.085	1.280		
PRES. ON RATE LEVEL	.693	.524	.086	1.303		
DERIVED BY FORMULA	.725	.470	.085	1.280		
UNDERLYING PRES. RATE	.691	.523	.086	1.300		
PROPOSED	.725	.470	.085	1.280		
YEAR	4-1-09	12-1-09	4-1-10	4-1-11	IND. RATE	1.325
IND. RATES				1.33	MINIMUM PREMIUM	
MAN. RATES	2.58	1.37	1.33	+ 1.33	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	100,760	384,653	.381			1	3	15	19
2004	104,718	1,996,880	1.906			3	5	4	12
2005	110,194	355,436	.322				2	21	23
2006	119,791	1,560,640	1.302			1	1	16	18
2007	127,385	624,140	.489				1	17	18
TOTAL	562,848	4,921,749	.874			5	12	73	90
O.D.		5,985	.001					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			98,256	41,552	28,288			42,118	18,708	65,825	89,906
2004			776,045	115,177	18,315			955,115	60,599	24,165	47,464
2005				56,582	97,021				48,782	84,044	69,007
2006			192,323	71,832	135,161			273,112	660,806	142,697	84,709
2007				50,674	85,442				25,027	348,041	114,956
TOTAL			1,066,624	335,817	364,227			1,270,345	813,922	664,772	406,042
O.D.					5,063					922	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			154,065	58,796	39,772			102,052	29,540	92,681	107,078
2004	16	9,955	1,001,920	153,966	28,825		12,463	1,334,341	98,530	36,199	53,967
2005	8	845	50,075	65,436	125,919		422	35,200	56,620	107,997	77,357
2006	41	10,397	404,434	65,352	155,708	1,559	44,392	1,096,237	390,821	195,097	93,349
2007	107	6,820	231,296	62,289	84,967	229	8,062	268,253	85,578	284,527	122,543
TOTAL	172	28,017	1,841,790	405,839	435,191	1,788	65,339	2,836,083	661,089	716,501	454,294
O.D.		16	1,020	287	6,455			104	49	1,153	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	4,774,329	2,226,564	454,294		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	130,442	-35,611	1,733		
TOTAL LOSSES	4,904,771	2,190,953	456,027		
EXPECTED LOSSES	2,330,191	1,260,779	202,626		
CREDIBILITY	.15	.36	.52		
PURE PREMIUMS					
INDICATED (PRE-TEST)	.871	.389	.081	1.341	
INDICATED (POST-TEST)	.673	.301	.063	1.037	
PRES. ON RATE LEVEL	.415	.224	.036	.675	
DERIVED BY FORMULA	.454	.252	.050	.756	
UNDERLYING PRES. RATE	.414	.224	.036	.674	
PROPOSED	.454	.252	.050	.756	
IND. RATES					
YEAR	4-1-09	12-1-09	4-1-10	4-1-11	IND. RATE
IND. RATES				.78	MINIMUM PREMIUM
MAN. RATES	.66	.67	.69	+ .78	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	49,420	2,727,168	5.518			8	9	30	47	
2004	50,753	1,101,561	2.170			2	4	25	31	
2005	45,152	1,215,813	2.692		1	1	4	24	30	
2006	53,557	880,290	1.643			2		28	30	
2007	55,072	581,744	1.056			1	2	13	16	
TOTAL	253,954	6,506,576	2.562		1	14	19	120	154	
O.D.		18,486	.007					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,463,565	270,796	102,595			356,186	249,308	202,641	82,077
2004			352,312	85,758	64,382			155,107	187,850	158,746	97,406
2005		134,974	119,072	253,836	85,007		32,000	57,000	303,239	103,446	127,239
2006			309,731		163,627			117,810		174,660	114,462
2007			125,000	109,835	71,001			35,000	40,591	169,974	30,343
TOTAL		134,974	2,369,680	720,225	486,612		32,000	721,103	780,988	809,467	451,527
O.D.					1,222					17,264	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,294,870	383,176	144,247			863,041	393,657	285,317	97,754
2004	13	5,606	563,776	114,472	90,358		3,625	425,318	271,606	216,171	110,751
2005	36	264,682	354,778	278,212	119,682		65,124	309,715	333,303	147,981	142,635
2006	51	14,034	538,748	37,558	186,517	557	11,426	316,652	29,463	188,675	126,137
2007	239	16,022	500,048	106,840	81,238	262	8,491	241,950	63,299	143,398	32,346
TOTAL	339	300,344	4,252,220	920,258	622,042	819	88,666	2,156,676	1,091,328	981,542	509,623
O.D.		22	673	158	1,345		176	5,011	1,753	18,379	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,804,946	3,636,805	509,623			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	253,651	-76,781	3,302			
TOTAL LOSSES	7,058,597	3,560,024	512,925			
EXPECTED LOSSES	4,502,606	2,623,345	396,168			
CREDIBILITY	.09	.21	.30			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.779	1.402	.202	4.383		
INDICATED (POST-TEST)	2.148	1.084	.156	3.388		
PRES. ON RATE LEVEL	1.777	1.035	.157	2.969		
DERIVED BY FORMULA	1.810	1.045	.157	3.012		
UNDERLYING PRES. RATE	1.773	1.033	.156	2.962		
PROPOSED	1.810	1.045	.157	3.012		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.119
IND. RATES				3.12	MINIMUM PREMIUM	
MAN. RATES	2.87	2.88	3.03	+ 3.12	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	77,778	3,379,393	4.344			77,778			7	8	93	108
2004	74,180	3,365,061	4.536			74,180			9	5	86	100
2005	77,143	2,882,343	3.736			77,143			5	5	99	109
2006	72,723	2,845,413	3.912			72,723			5	6	86	97
2007	76,303	2,855,900	3.742			76,303			3	10	107	120
TOTAL	378,127	15,328,110	4.054			378,127			29	34	471	534
O.D.		10,971	.002								1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,126,614	364,980	521,261			341,772	226,918	515,897	281,951
2004			1,384,672	177,703	445,551			523,103	85,788	485,484	262,760
2005			759,068	186,965	600,870			254,435	98,399	693,829	288,777
2006			611,568	256,219	663,750			208,428	216,306	626,744	262,398
2007			413,644	349,153	702,220			98,978	245,368	745,695	300,842
TOTAL			4,295,566	1,335,020	2,933,652			1,426,716	872,779	3,067,649	1,396,728
O.D.					6,508					4,463	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,766,531	516,447	732,892			828,113	358,302	726,385	335,804
2004	26	22,177	2,199,334	249,658	615,736		12,215	1,318,950	144,290	650,589	298,758
2005	27	23,126	1,363,205	250,719	781,307		11,240	722,012	155,366	876,941	323,719
2006	160	40,124	1,561,630	326,097	760,000	1,138	33,864	878,856	260,566	690,709	289,163
2007	799	72,169	2,306,214	501,629	705,780	1,171	35,530	1,060,994	310,261	634,309	320,698
TOTAL	1,012	157,596	9,196,914	1,844,550	3,595,715	2,309	92,849	4,808,925	1,228,785	3,578,933	1,568,142
O.D.		101	3,596	841	7,169		46	1,295	454	4,751	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,264,643	10,261,198	1,568,142			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	692,567	-250,321	9,924			
TOTAL LOSSES	14,957,210	10,010,877	1,578,066			
EXPECTED LOSSES	12,402,564	8,125,948	1,240,256			
CREDIBILITY	.11	.28	.40			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.956	2.647	.417	7.020		
INDICATED (POST-TEST)	3.058	2.046	.322	5.426		
PRES. ON RATE LEVEL	3.287	2.154	.329	5.770		
DERIVED BY FORMULA	3.262	2.124	.326	5.712		
UNDERLYING PRES. RATE	3.280	2.149	.328	5.757		
PROPOSED	3.262	2.124	.326	5.712		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	5.916
IND. RATES				5.92	MINIMUM PREMIUM	
MAN. RATES	6.35	6.02	5.89	+ 5.92	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	74,992	1,036,377	1.381			74,992			1	7	30	38
2004	70,332	1,345,379	1.912			70,332			2	7	35	44
2005	70,238	1,549,855	2.206			70,238			1	8	39	48
2006	73,975	1,381,058	1.866			73,975				9	37	46
2007	83,300	1,806,677	2.168			83,300				11	48	59
TOTAL	372,837	7,119,346	1.910			372,837			4	42	189	235
O.D.		417,543	.111						1	4	2	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			111,025	253,059	141,312			29,247	168,857	100,166	232,711
2004			240,150	242,958	225,193			107,626	197,707	211,067	120,678
2005			100,124	275,512	284,384			37,125	425,517	289,724	137,469
2006				355,730	345,006				196,363	324,565	159,394
2007				469,591	396,562				325,346	441,069	174,109
TOTAL			451,299	1,596,850	1,392,457			173,998	1,313,790	1,366,591	824,361
O.D.			99,663	141,902	14,430			29,600	101,884	13,349	16,715

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			174,087	358,078	198,683			70,865	266,625	141,034	277,159
2004	35	4,126	428,979	317,766	311,896		2,540	312,851	285,568	285,784	137,211
2005	39	6,026	356,507	310,378	374,482		4,477	343,730	472,435	387,920	154,103
2006	86	15,185	620,558	333,280	402,923	135	12,787	299,712	192,903	362,455	175,652
2007	973	46,206	1,566,839	443,992	416,654	945	24,398	794,292	282,509	392,576	185,600
TOTAL	1,133	71,543	3,146,970	1,763,494	1,704,638	1,080	44,202	1,821,450	1,500,040	1,569,769	929,725
O.D.	178	6,082	375,072	117,376	29,447	193	4,847	216,490	67,457	28,204	17,933

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,689,240	6,780,425	947,658	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	307,381	-129,980	6,710	
TOTAL LOSSES	5,996,621	6,650,445	954,368	
EXPECTED LOSSES	5,462,063	4,488,958	797,871	
CREDIBILITY	.11	.28	.39	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.608	1.784	.256	3.648
INDICATED (POST-TEST)	1.243	1.379	.198	2.820
PRES. ON RATE LEVEL	1.468	1.207	.214	2.889
DERIVED BY FORMULA	1.443	1.255	.208	2.906
UNDERLYING PRES. RATE	1.465	1.204	.214	2.883
PROPOSED	1.434	1.248	.207	2.889

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.992
IND. RATES				2.99	MINIMUM PREMIUM	
MAN. RATES	3.30	3.05	2.95	+ 2.99	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	503,709	19,707,904	3.912	5		40	38	367	450
2004	518,807	25,667,205	4.947	2	1	38	44	388	473
2005	543,755	23,380,991	4.299	2		49	48	369	468
2006	563,321	19,286,098	3.423	3		40	53	354	450
2007	611,833	12,548,248	2.050	2		15	34	291	342
TOTAL	2,741,425	100,590,446	3.669	14	1	182	217	1769	2183
O.D.		274,350	.010			1	1	4	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	1,481,363		5,924,677	1,062,821	2,550,480	40,432		2,795,548	1,402,753	3,175,951	1,273,879
2004	654,204	1,150,029	5,835,374	1,533,164	2,336,577	379,384	4,829,823	2,924,798	1,737,968	2,861,736	1,424,148
2005	564,226		7,998,210	1,726,656	2,126,495	125,459		4,982,387	1,579,531	2,583,596	1,694,431
2006	1,062,550		6,180,520	1,600,347	2,441,410	3,796		2,322,990	1,112,836	3,333,517	1,228,132
2007	436,254		2,019,097	1,433,795	2,336,064	17,506		499,428	834,580	3,712,642	1,258,882
TOTAL	4,198,597	1,150,029	27,957,878	7,356,783	11,791,026	566,577	4,829,823	13,525,151	6,667,668	15,667,442	6,879,472
O.D.			110,835	51,996	16,104			11,390	30,443	46,891	6,691

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	2,331,276		8,966,333	1,503,473	3,585,978	76,590		5,910,955	2,202,550	4,471,734	1,517,190
2004	881,968	254,424	9,093,513	2,063,215	3,232,262	590,239	857,302	6,626,461	2,570,589	3,859,149	1,619,256
2005	1,020,976	217,740	12,813,958	2,135,834	2,858,468	258,034	140,514	8,911,771	2,003,344	3,367,510	1,899,457
2006	1,683,539	310,710	12,229,769	1,941,746	2,917,562	24,306	278,492	7,376,603	1,475,958	3,698,624	1,353,401
2007	629,921	288,579	9,095,483	1,901,868	2,395,496	39,405	158,900	4,696,565	1,316,271	3,116,197	1,341,968
TOTAL	6,547,680	1,071,453	52,199,056	9,546,136	14,989,766	988,574	1,435,208	33,522,355	9,568,712	18,513,214	7,731,272
O.D.	7	150	187,698	67,670	20,844		321	43,787	46,438	54,521	7,609

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	95,996,289	52,807,301	7,738,881	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	4,429,816	-1,247,782	48,467	
TOTAL LOSSES	100,426,105	51,559,519	7,787,348	
EXPECTED LOSSES	79,172,353	43,451,587	5,729,579	
CREDIBILITY	.43	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.663	1.881	.284	5.828
INDICATED (POST-TEST)	2.831	1.454	.220	4.505
PRES. ON RATE LEVEL	2.894	1.589	.209	4.692
DERIVED BY FORMULA	2.867	1.454	.220	4.541
UNDERLYING PRES. RATE	2.888	1.585	.209	4.682
PROPOSED	2.867	1.454	.220	4.541

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	4.703
IND. RATES				4.70	MINIMUM PREMIUM	
MAN. RATES	4.95	4.79	4.79	+ 4.70	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	99,178	4,732,227	4.771			99,178			11	12	80	103
2004	96,233	4,428,688	4.602			96,233			10	9	66	85
2005	97,578	7,341,004	7.523			97,578	1		6	12	78	97
2006	115,517	4,678,378	4.049			115,517			11	12	82	105
2007	111,011	3,567,264	3.213			111,011			4	12	73	89
TOTAL	519,517	24,747,561	4.764			519,517	1		42	57	379	479
O.D.		1,358										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,998,427	239,787	577,841			719,103	164,592	626,786	405,691
2004			1,560,235	342,008	555,152			682,698	227,149	730,798	330,648
2005		782,765	1,091,653	485,077	525,370		2,902,001	413,343	247,923	568,545	324,327
2006			1,490,414	409,766	391,114			604,122	829,392	582,854	370,716
2007			509,399	522,863	507,531			199,648	787,180	749,523	291,120
TOTAL		782,765	6,650,128	1,999,501	2,557,008		2,902,001	2,618,914	2,256,236	3,258,506	1,722,502
O.D.											1,358

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			3,133,535	339,299	812,442			1,742,387	259,890	882,516	483,178
2004	51	25,117	2,507,053	463,840	768,398		15,986	1,748,856	352,608	980,956	375,947
2005	71	229,541	2,025,260	571,525	700,324		736,705	1,218,545	322,406	731,207	363,571
2006	322	72,327	2,864,490	459,154	487,191	3,366	91,388	2,303,686	718,940	697,939	408,529
2007	1,143	78,862	2,499,428	553,960	542,253	2,477	67,069	1,970,821	598,262	691,545	310,334
TOTAL	1,587	405,847	13,029,766	2,387,778	3,310,608	5,843	911,148	8,984,295	2,252,106	3,984,163	1,941,559
O.D.											1,503

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	23,338,486	11,934,655	1,943,062			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,225,698	-304,989	14,600			
TOTAL LOSSES	24,564,184	11,629,666	1,957,662			
EXPECTED LOSSES	21,856,079	10,515,025	1,750,772			
CREDIBILITY	.14	.35	.49			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.728	2.239	.377	7.344		
INDICATED (POST-TEST)	3.655	1.731	.291	5.677		
PRES. ON RATE LEVEL	4.216	2.028	.338	6.582		
DERIVED BY FORMULA	4.137	1.924	.315	6.376		
UNDERLYING PRES. RATE	4.207	2.024	.337	6.568		
PROPOSED	4.137	1.924	.315	6.376		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	6.604
IND. RATES				6.60	MINIMUM PREMIUM	
MAN. RATES	7.42	6.88	6.72	+ 6.60	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	43,462	4,307,071	9.909	2		6	6	53	67	
2004	48,710	5,812,964	11.933		2	3	7	49	61	
2005	59,112	5,068,277	8.574	2		6	12	49	69	
2006	72,460	3,916,174	5.404			4	11	66	81	
2007	81,734	2,662,836	3.257			2	11	57	70	
TOTAL	305,478	21,767,322	7.126	4	2	21	47	274	348	
O.D.		739								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	428,375		876,502	239,036	291,973	232,204		1,086,308	167,875	812,555	172,243
2004		1,160,258	548,313	325,630	297,217		1,550,042	491,704	667,591	539,232	232,977
2005	1,002,003		1,089,964	611,275	231,925	3,565		1,157,036	275,416	550,218	146,875
2006			532,072	336,194	494,230			209,249	1,399,366	690,265	254,798
2007			328,666	400,623	388,161			440,883	291,978	533,206	279,319
TOTAL	1,430,378	1,160,258	3,375,517	1,912,758	1,703,506	235,769	1,550,042	3,385,180	2,802,226	3,125,476	1,086,212
O.D.											739

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	809,200		1,295,024	338,235	410,514	486,700		1,752,073	265,074	1,144,075	205,141
2004	46	821,512	815,884	428,754	412,205		1,206,233	1,043,704	960,161	734,023	264,895
2005	1,410,429	29,386	1,727,276	682,524	329,185	6,740	27,974	1,769,265	359,237	713,062	164,647
2006	158	36,361	1,436,400	356,050	576,111	1,586	66,672	1,588,459	803,460	815,063	280,787
2007	866	56,522	1,812,152	420,753	412,432	1,924	59,812	1,543,687	333,271	478,346	297,754
TOTAL	2,220,699	943,781	7,086,736	2,226,316	2,140,447	496,950	1,360,691	7,697,188	2,721,203	3,884,569	1,213,224
O.D.											792

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,806,045	10,972,535	1,214,016	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	777,464	-196,522	12,218	
TOTAL LOSSES	20,583,509	10,776,013	1,226,234	
EXPECTED LOSSES	13,862,593	8,159,318	1,295,226	
CREDIBILITY	.10	.24	.34	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.738	3.528	.401	10.667
INDICATED (POST-TEST)	5.208	2.727	.310	8.245
PRES. ON RATE LEVEL	4.548	2.677	.425	7.650
DERIVED BY FORMULA	4.614	2.689	.386	7.689
UNDERLYING PRES. RATE	4.538	2.671	.424	7.633
PROPOSED	4.614	2.689	.386	7.689

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	7.964
IND. RATES				7.96	MINIMUM PREMIUM	
MAN. RATES	7.78	7.71	7.81	+ 7.96	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	14,782	1,470,626	9.948			4		15	19
2004	17,973	1,435,408	7.986			5	2	13	20
2005	15,354	1,011,679	6.589			2	3	12	17
2006	18,632	722,424	3.877			2	2	15	19
2007	19,098	599,608	3.139				5	15	20
TOTAL	85,839	5,239,745	6.104			13	12	70	95
O.D.		5,493	.006					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			835,009		52,638			482,373		70,098	30,508
2004			660,804	74,846	78,522			225,227	37,685	65,876	292,448
2005			222,753	95,566	63,528			69,282	422,267	90,472	47,811
2006			252,256	93,138	70,683			77,628	34,234	117,344	77,141
2007				206,401	96,372				97,594	139,136	60,105
TOTAL			1,970,822	469,951	361,743			854,510	591,780	482,926	508,013
O.D.					5,145						348

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,279,256		74,010			1,121,464		98,696	36,335
2004	10	10,420	1,039,281	103,771	110,551		5,226	562,697	59,861	89,627	332,513
2005	15	6,790	399,286	110,263	87,090		5,414	394,473	460,142	138,895	53,596
2006	63	12,990	516,795	98,087	88,965	390	9,211	245,154	47,522	129,675	85,009
2007	415	16,968	575,007	168,872	110,028	289	7,463	242,772	86,133	123,288	64,072
TOTAL	503	47,168	3,809,625	480,993	470,644	679	27,314	2,566,560	653,658	580,181	571,525
O.D.		221	7,506	1,733	4,827						396

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,459,576	2,192,036	571,921			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	220,360	-58,823	8,925			
TOTAL LOSSES	6,679,936	2,133,213	580,846			
EXPECTED LOSSES	3,921,984	2,048,119	1,052,385			
CREDIBILITY	.04	.10	.15			
PURE PREMIUMS						
INDICATED (PRE-TEST)	7.782	2.485	.677	10.944		
INDICATED (POST-TEST)	6.015	1.921	.523	8.459		
PRES. ON RATE LEVEL	4.579	2.391	1.229	8.199		
DERIVED BY FORMULA	4.636	2.344	1.123	8.103		
UNDERLYING PRES. RATE	4.569	2.386	1.226	8.181		
PROPOSED	4.691	2.372	1.136	8.199		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	8.492
IND. RATES				8.49	MINIMUM PREMIUM	
MAN. RATES	8.76	8.39	8.37	+ 8.49	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	6,669	97,964	1.468			6,669				1	4	5
2004	7,205	683,406	9.485			7,205	1		1	2	11	15
2005	8,945	1,027,147	11.482			8,945			2	3	6	11
2006	9,198	253,037	2.751			9,198				3	8	11
2007	10,032	492,254	4.906			10,032	1			4	4	9
TOTAL	42,049	2,553,808	6.073			42,049	2		3	13	33	51

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				18,455	14,058				25,316	16,537	23,598
2004	212,029		112,626	36,003	55,400	271		28,657	68,498	119,357	50,565
2005			515,477	91,612	149,124			69,876	37,165	139,019	24,874
2006				100,403	51,796				49,725	37,570	13,543
2007	3,000			153,241	24,020	12			93,544	144,391	74,046
TOTAL	215,029		628,103	399,714	294,398	283		98,533	274,248	456,874	186,626

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				26,114	19,766				39,974	23,284	28,105
2004	322,694	1,841	183,980	48,268	76,567	467	692	88,942	99,804	160,486	57,492
2005	13	14,516	854,513	118,104	199,101		3,082	197,860	50,800	176,984	27,884
2006	24	3,559	149,974	88,177	63,520	32	2,793	62,963	44,316	44,289	14,924
2007	4,611	10,570	357,585	109,345	37,102	306	7,362	239,977	84,795	127,098	78,933
TOTAL	327,342	30,486	1,546,052	390,008	396,056	805	13,929	589,742	319,689	532,141	207,338

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,508,356	1,637,894	207,338	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	124,995	-32,526	1,229	
TOTAL LOSSES	2,633,351	1,605,368	208,567	
EXPECTED LOSSES	2,247,098	1,209,750	139,182	
CREDIBILITY	.03	.06	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.263	3.818	.496	10.577
INDICATED (POST-TEST)	4.841	2.951	.383	8.175
PRES. ON RATE LEVEL	5.356	2.883	.332	8.571
DERIVED BY FORMULA	5.341	2.887	.337	8.565
UNDERLYING PRES. RATE	5.344	2.877	.331	8.552
PROPOSED	5.341	2.887	.337	8.565

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	8.871
IND. RATES				8.87	MINIMUM PREMIUM	
MAN. RATES	8.74	8.59	8.75	+ 8.87	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	429	29,521	6.881			429					2	2
2004	463	25,295	5.463			463					3	3
2005	460	10,052	2.185			460						1
2006	635	144,883	22.816			635				1	1	2
2007	913	173,139	18.963			913				1	1	2
TOTAL	2,900	382,890	13.203			2,900				3	7	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					10,380					15,531	3,610
2004					5,673					18,309	1,313
2005				4,650					2,056		3,346
2006				59,904	1,594				50,095	33,290	
2007				32,812	6,591				47,559	77,921	8,256
TOTAL				97,366	24,238				99,710	145,051	16,525

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					14,594					21,868	4,300
2004		7	360	111	7,747		6	681	423	24,365	1,493
2005		43	2,511	4,925	184		13	1,086	2,199	121	3,751
2006	14	1,665	73,290	48,822	5,616	35	2,769	62,099	44,182	39,753	
2007	65	2,323	78,677	23,902	9,303	143	3,830	124,977	44,030	68,272	8,801
TOTAL	79	4,038	154,838	77,760	37,444	178	6,618	188,843	90,834	154,379	18,345

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	354,594	360,417	18,345	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	7,924	-1,902	87	
TOTAL LOSSES	362,518	358,515	18,432	
EXPECTED LOSSES	138,505	90,132	8,613	
CREDIBILITY	.00	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	12.501	12.363	.636	25.500
INDICATED (POST-TEST)	9.663	9.557	.492	19.712
PRES. ON RATE LEVEL	4.786	3.115	.298	8.199
DERIVED BY FORMULA	4.786	3.179	.302	8.267
UNDERLYING PRES. RATE	4.776	3.108	.297	8.181
PROPOSED	4.786	3.179	.302	8.267

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	8.562
IND. RATES				8.56	MINIMUM PREMIUM	
MAN. RATES	7.94	8.39	8.37	+ 8.56	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	28,760	2,743,460	9,539			5	3	33	41
2004	30,687	2,859,844	9,319			6	4	28	38
2005	32,656	2,512,229	7,693	1	1	5	2	31	40
2006	34,540	884,314	2,560			1	6	23	30
2007	37,653	2,025,527	5,379	1		1	10	36	48
TOTAL	164,296	11,025,374	6,711	2	1	18	25	151	197
O.D.		243							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			960,592	225,098	394,923			372,172	81,881	540,047	168,747
2004			1,201,517	152,504	142,882			851,182	141,332	183,889	186,538
2005	3,000	477,430	777,962	99,550	153,157		404,420	255,334	27,500	196,552	117,324
2006			121,020	141,181	98,112			5,152	139,777	213,107	165,965
2007	1		129,329	438,763	457,680	1		125,000	280,781	437,216	156,756
TOTAL	3,001	477,430	3,190,420	1,057,096	1,246,754	1	404,420	1,608,840	671,271	1,570,811	795,330
O.D.											243

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,506,208	318,513	555,258			901,773	129,290	760,386	200,978
2004	21	17,793	1,777,210	208,975	201,142		17,407	1,877,212	220,819	251,606	212,094
2005	5,442	518,508	1,295,798	136,342	207,363		427,938	666,728	56,389	250,832	131,520
2006	49	9,889	400,033	133,658	119,610	123	9,352	219,793	136,014	239,026	182,893
2007	944	53,254	1,762,128	454,911	475,381	1,177	33,553	962,263	272,068	389,396	167,102
TOTAL	6,456	599,444	6,741,377	1,252,399	1,558,754	1,300	488,250	4,627,769	814,580	1,891,246	894,587
O.D.											268

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,464,596	5,516,979	894,855	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	408,518	-130,764	5,409	
TOTAL LOSSES	12,873,114	5,386,215	900,264	
EXPECTED LOSSES	7,304,600	4,656,149	629,253	
CREDIBILITY	.07	.16	.23	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.835	3.278	.548	11.661
INDICATED (POST-TEST)	6.056	2.534	.424	9.014
PRES. ON RATE LEVEL	4.456	2.840	.384	7.680
DERIVED BY FORMULA	4.568	2.791	.393	7.752
UNDERLYING PRES. RATE	4.446	2.834	.383	7.663
PROPOSED	4.568	2.791	.393	7.752

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	8.029
IND. RATES				8.03	MINIMUM PREMIUM	
MAN. RATES	8.09	7.84	7.84	+ 8.03	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	3,264	85,345	2.614						5	5
2004	3,712	71,151	1.916						4	4
2005	2,960	3,294	.111							
2006	3,378	10,105	.299							
2007	3,649	482,728	13.229			1	1		1	3
TOTAL	16,963	652,623	3.847			1	1		10	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					14,074					55,960	15,311
2004					27,608					25,254	18,289
2005											3,294
2006											10,105
2007			120,000	83,768	33,488			60,500	151,302	21,666	12,004
TOTAL			120,000	83,768	75,170			60,500	151,302	102,880	59,003

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					19,788					78,793	18,235
2004		34	1,752	539	37,706		6	940	585	33,607	20,795
2005											3,693
2006											11,136
2007	189	12,549	383,855	76,558	43,412	514	13,248	364,290	102,206	36,342	12,796
TOTAL	189	12,583	385,607	77,097	100,906	514	13,254	365,230	102,791	148,742	66,655

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	777,377	429,536	66,655	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	41,917	-14,873	490	
TOTAL LOSSES	819,294	414,663	67,145	
EXPECTED LOSSES	743,489	497,016	59,371	
CREDIBILITY	.01	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.830	2.445	.396	7.671
INDICATED (POST-TEST)	3.734	1.890	.306	5.930
PRES. ON RATE LEVEL	4.393	2.936	.351	7.680
DERIVED BY FORMULA	4.386	2.894	.349	7.629
UNDERLYING PRES. RATE	4.383	2.930	.350	7.663
PROPOSED	4.386	2.894	.349	7.629

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	7.902
IND. RATES				7.90	MINIMUM PREMIUM	
MAN. RATES	6.58	7.84	7.84	+ 7.90	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	122,670	1,638,311	1.335			122,670			3	12	45	60
2004	118,648	3,556,226	2.997			118,648			7	10	64	81
2005	110,484	3,283,775	2.972			110,484			2	23	55	80
2006	113,180	1,461,102	1.290			113,180			1	16	32	49
2007	94,204	1,756,139	1.864			94,204			1	8	39	48
TOTAL	559,186	11,695,553	2.092			559,186			14	69	235	318
O.D.		60,760	.010								5	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			349,483	257,153	211,405			46,891	191,394	165,771	416,214
2004			949,445	294,350	692,663			482,420	242,128	584,924	310,296
2005			243,090	761,220	762,920			67,229	610,206	490,545	348,565
2006			173,437	302,293	253,154			21,750	230,681	241,144	238,643
2007			167,480	113,881	367,690			296,702	192,466	390,960	226,960
TOTAL			1,882,935	1,728,897	2,287,832			914,992	1,466,875	1,873,344	1,540,678
O.D.					20,400					27,736	12,624

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			547,989	363,871	297,234			113,617	302,211	233,405	495,711
2004	40	15,774	1,563,636	399,598	953,449		11,305	1,255,282	365,572	786,155	352,807
2005	112	15,725	929,987	855,441	1,005,226		7,063	533,904	682,180	650,399	390,741
2006	97	18,682	756,295	287,229	301,842	263	15,414	360,546	214,542	277,091	262,985
2007	292	31,064	997,494	213,061	361,360	1,398	44,028	1,123,992	233,331	348,914	241,939
TOTAL	541	81,245	4,795,401	2,119,200	2,919,111	1,661	77,810	3,387,341	1,797,836	2,295,964	1,744,183
O.D.		476	17,075	4,036	22,358	4	271	9,830	3,313	29,111	13,991

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,371,655	9,190,929	1,758,174	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	561,930	-209,914	9,412	
TOTAL LOSSES	8,933,585	8,981,015	1,767,586	
EXPECTED LOSSES	10,082,123	6,302,027	1,269,353	
CREDIBILITY	.15	.36	.52	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.598	1.606	.316	3.520
INDICATED (POST-TEST)	1.235	1.241	.244	2.720
PRES. ON RATE LEVEL	1.807	1.129	.228	3.164
DERIVED BY FORMULA	1.721	1.169	.236	3.126
UNDERLYING PRES. RATE	1.803	1.127	.227	3.157
PROPOSED	1.721	1.169	.236	3.126

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.237
IND. RATES				3.24	MINIMUM PREMIUM	
MAN. RATES	3.49	3.32	3.23	+ 3.24	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	22,906	1,204,824	5,259			2	6	32	40
2004	34,133	2,333,050	6,835			5	20	48	73
2005	52,405	2,476,725	4,726			3	22	63	88
2006	50,390	3,122,995	6,197				26	60	86
2007	75,540	2,077,383	2,750				13	50	63
TOTAL	235,374	11,214,977	4,765			10	87	253	350
O.D.		152,060	.064				2		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			217,159	306,097	127,344			65,316	246,176	166,463	76,269
2004			589,602	694,658	95,562			250,907	291,498	178,774	232,049
2005			402,886	752,867	191,390			123,858	479,462	246,028	280,234
2006				1,210,733	294,178				960,386	313,419	344,279
2007				523,537	472,993				372,507	507,893	200,453
TOTAL			1,209,647	3,487,892	1,181,467			440,081	2,350,029	1,412,577	1,133,284
O.D.				75,437					76,017		606

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			340,505	433,128	179,048			158,260	388,711	234,380	90,836
2004	95	9,614	1,041,823	896,879	142,619		5,841	682,522	420,149	245,591	263,840
2005	111	17,864	1,050,592	818,033	277,935		8,028	569,144	532,419	337,534	314,142
2006	283	37,734	1,625,954	1,020,614	402,027	661	49,847	1,096,253	814,031	416,369	379,395
2007	1,087	52,844	1,791,882	505,409	493,468	1,093	27,994	911,316	324,018	451,798	213,683
TOTAL	1,576	118,056	5,850,756	3,674,063	1,495,097	1,754	91,710	3,417,495	2,479,328	1,685,672	1,261,896
O.D.	17	2,060	91,184	61,221	4,861	53	3,702	79,574	61,911	6,545	690

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,657,937	9,468,698	1,262,586	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	475,937	-137,623	11,606	
TOTAL LOSSES	10,133,874	9,331,075	1,274,192	
EXPECTED LOSSES	8,537,015	6,792,892	1,118,028	
CREDIBILITY	.08	.20	.29	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.305	3.964	.541	8.810
INDICATED (POST-TEST)	3.328	3.064	.418	6.810
PRES. ON RATE LEVEL	3.635	2.892	.476	7.003
DERIVED BY FORMULA	3.610	2.926	.459	6.995
UNDERLYING PRES. RATE	3.627	2.886	.475	6.988
PROPOSED	3.610	2.926	.459	6.995

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	7.245
IND. RATES				7.25	MINIMUM PREMIUM	
MAN. RATES	6.68	6.54	7.15	+ 7.25	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	523	308	.058							
2004	284	117,716	41.449				1	2		3
2005	1,254	63,611	5.072					2		2
2006	1,631	11,729	.719					1		1
2007	968	4,211	.435							
TOTAL	4,660	197,575	4.240				1	5		6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											308
2004				90,994	9,951				15,653	760	358
2005					16,017					39,375	8,219
2006					6,352					2,230	3,147
2007											4,211
TOTAL				90,994	32,320				15,653	42,365	16,243

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											367
2004	13	56	16,995	116,684	14,915			3,273	22,038	1,356	407
2005		53	3,225	909	20,419		55	4,421	2,079	49,255	9,213
2006		101	3,510	819	6,997		22	648	226	2,374	3,468
2007											4,489
TOTAL	13	210	23,730	118,412	42,331		77	8,342	24,343	52,985	17,944

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	32,372	238,071	17,944	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,262	-1,761	60	
TOTAL LOSSES	34,634	236,310	18,004	
EXPECTED LOSSES	42,081	72,602	6,942	
CREDIBILITY	.01	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.743	5.071	.386	6.200
INDICATED (POST-TEST)	.574	3.920	.298	4.792
PRES. ON RATE LEVEL	.905	1.562	.149	2.616
DERIVED BY FORMULA	.902	1.586	.152	2.640
UNDERLYING PRES. RATE	.903	1.558	.149	2.610
PROPOSED	.902	1.586	.152	2.640

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	TOTAL
IND. RATES				2.73	MINIMUM PREMIUM	
MAN. RATES	2.81	2.51	2.67	+ 2.73	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	38,702	1,231,347	3.181			3	8	32	43	
2004	53,667	2,239,786	4.173			5	8	52	65	
2005	56,705	2,131,237	3.758			4	11	47	62	
2006	74,596	3,162,752	4.239			2	27	31	60	
2007	81,389	1,672,149	2.054			1	9	49	59	
TOTAL	305,059	10,437,271	3.421			15	63	211	289	
O.D.		5,436	.001							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			365,738	240,276	92,247			214,178	76,938	164,738	77,232
2004			696,319	323,400	303,216			232,030	124,152	266,219	294,450
2005			533,827	419,431	267,035			325,680	213,616	169,702	201,946
2006			281,643	1,348,114	124,237			239,267	721,044	207,435	241,012
2007			125,000	338,191	313,020			25,000	196,335	399,813	274,790
TOTAL			2,002,527	2,669,412	1,099,755			1,036,155	1,332,085	1,207,907	1,089,430
O.D.											5,436

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			573,478	339,991	129,701			518,953	121,485	231,951	91,983
2004	47	11,361	1,153,102	426,702	421,159		5,433	604,797	186,310	358,186	334,790
2005	57	18,383	1,082,761	472,418	362,555		13,930	889,832	254,731	229,008	226,381
2006	363	49,179	2,105,839	1,125,068	229,431	1,636	56,869	1,355,131	632,103	288,472	265,595
2007	709	40,616	1,333,722	339,325	329,985	702	19,630	615,359	200,999	346,073	292,926
TOTAL	1,176	119,539	6,248,902	2,703,504	1,472,831	2,338	95,862	3,984,072	1,395,628	1,453,690	1,211,675
O.D.											6,038

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,451,889	7,025,653	1,217,713	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	304,361	-138,168	7,555	
TOTAL LOSSES	10,756,250	6,887,485	1,225,268	
EXPECTED LOSSES	5,427,000	5,729,008	799,255	
CREDIBILITY	.10	.24	.34	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.526	2.258	.402	6.186
INDICATED (POST-TEST)	2.726	1.745	.311	4.782
PRES. ON RATE LEVEL	1.783	1.882	.263	3.928
DERIVED BY FORMULA	1.877	1.849	.279	4.005
UNDERLYING PRES. RATE	1.779	1.878	.262	3.919
PROPOSED	1.877	1.849	.279	4.005

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	4.148
IND. RATES				4.15	MINIMUM PREMIUM	
MAN. RATES	4.13	3.88	4.01	+ 4.15	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	229,131	8,826,291	3.852	1		26	15	148	190
2004	244,671	9,114,128	3.725			19	20	175	214
2005	263,811	9,307,558	3.528	1		23	14	159	197
2006	271,951	10,638,249	3.911	1		19	32	170	222
2007	282,319	7,462,943	2.643			7	27	188	222
TOTAL	1,291,883	45,349,169	3.510	3		94	108	840	1045
O.D.		577,596	.044			2	2	1	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	26,667		3,889,659	620,028	918,266			1,619,268	314,563	813,068	624,772
2004			2,749,131	829,330	1,320,302			1,742,536	413,607	1,529,562	529,660
2005	450,000		3,212,510	615,246	1,572,081			1,055,504	359,621	1,459,848	582,748
2006	568,244		2,693,941	1,560,280	1,434,461	15,940		1,288,977	947,067	1,405,489	723,850
2007			1,006,623	1,308,609	1,404,872			241,105	828,814	1,940,800	732,120
TOTAL	1,044,911		13,551,864	4,933,493	6,649,982	15,940		5,947,390	2,863,672	7,148,767	3,193,150
O.D.			322,188	100,000	9,199			112,329	5,738	20,077	8,065

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	50,374		6,098,986	877,341	1,291,086			3,923,488	496,695	1,144,800	744,103
2004	119	43,387	4,341,672	1,113,351	1,824,163		35,534	3,869,263	653,189	2,052,234	602,223
2005	814,176	92,990	5,478,832	819,503	2,061,924		44,333	2,810,243	517,684	1,860,802	653,261
2006	865,036	164,601	6,565,299	1,593,944	1,735,004	57,143	164,807	4,273,062	1,040,676	1,607,390	797,683
2007	2,869	191,110	6,134,767	1,421,470	1,476,065	3,448	100,212	3,024,279	918,132	1,670,992	780,440
TOTAL	1,732,574	492,088	28,619,556	5,825,609	8,388,242	60,591	344,886	17,900,335	3,626,376	8,336,218	3,577,710
O.D.	18	3,683	583,492	97,447	17,951	4	443	278,683	5,580	27,228	9,254

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	50,016,353	26,324,651	3,586,964			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	2,015,095	-557,492	21,174			
TOTAL LOSSES	52,031,448	25,767,159	3,608,138			
EXPECTED LOSSES	36,146,887	19,287,813	2,519,170			
CREDIBILITY	.26	.64	.90			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.028	1.995	.279	6.302		
INDICATED (POST-TEST)	3.114	1.542	.216	4.872		
PRES. ON RATE LEVEL	2.804	1.496	.196	4.496		
DERIVED BY FORMULA	2.885	1.525	.214	4.624		
UNDERLYING PRES. RATE	2.798	1.493	.195	4.486		
PROPOSED	2.885	1.525	.214	4.624		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	4.789
IND. RATES				4.79	MINIMUM PREMIUM	
MAN. RATES	4.67	4.52	4.59	+ 4.79	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	2,295	362,510	15,795			1	1	5	7	
2004	2,965	115,128	3,882				3	1	4	
2005	3,224	155,398	4,820				1	3	4	
2006	3,408	138,983	4,078				1		1	
2007	2,096	5,065	.241							
TOTAL	13,988	777,084	5,555			1	6	9	16	
O.D.		460	.003							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			114,739	37,535	15,435			141,214	11,746	33,071	8,770
2004				69,092	302				39,375	2,324	4,035
2005				79,463	16,810				23,372	21,139	14,614
2006				77,208					57,355		4,420
2007											5,065
TOTAL			114,739	263,298	32,547			141,214	131,848	56,534	36,904
O.D.											460

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			179,911	53,112	21,703			342,162	18,547	46,564	10,445
2004	9	34	12,443	88,455	1,420			8,252	55,448	3,961	4,588
2005	12	785	46,268	85,108	24,571		174	14,720	26,119	27,820	16,382
2006	18	2,109	93,324	62,659	4,975	39	2,793	60,034	46,712	4,939	4,871
2007											5,399
TOTAL	39	2,928	331,946	289,334	52,669	39	2,967	425,168	146,826	83,284	41,685
O.D.											507

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	763,087	572,113	42,192	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	14,557	-8,085	204	
TOTAL LOSSES	777,644	564,028	42,396	
EXPECTED LOSSES	267,172	242,131	27,976	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.559	4.032	.303	9.894
INDICATED (POST-TEST)	4.297	3.117	.234	7.648
PRES. ON RATE LEVEL	1.914	1.735	.200	3.849
DERIVED BY FORMULA	1.938	1.776	.201	3.915
UNDERLYING PRES. RATE	1.910	1.731	.200	3.841
PROPOSED	1.938	1.776	.201	3.915

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE
IND. RATES				4.06	MINIMUM PREMIUM
MAN. RATES	3.87	3.57	3.93	+ 4.06	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	14,657	1,278,011	8,719			2	7	30	39
2004	15,598	393,584	2,523				2	20	22
2005	16,326	490,187	3,002			1	2	25	28
2006	17,241	919,100	5,330			1	8	23	32
2007	17,255	394,735	2,287				3	17	20
TOTAL	81,077	3,475,617	4,287			4	22	115	141
O.D.		165							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			259,787	283,987	133,556			240,000	195,017	134,934	30,730
2004				71,996	120,464				35,257	127,025	38,842
2005			109,873	68,542	92,912			3,930	56,741	85,976	72,213
2006			119,379	310,545	139,524			9,919	156,318	105,729	77,686
2007				67,030	123,276				56,734	106,341	41,354
TOTAL			489,039	802,100	609,732			253,849	500,067	560,005	260,825
O.D.											165

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			407,346	401,843	187,780			581,520	307,933	189,986	36,599
2004	12	181	20,595	94,518	165,567		35	12,043	52,543	169,815	44,163
2005	10	3,732	220,902	80,556	122,293		619	48,770	65,442	110,932	80,951
2006	90	15,089	625,243	276,377	176,117	156	9,464	216,709	139,035	126,244	85,610
2007	147	9,442	320,889	85,855	122,013	182	4,838	157,912	55,241	92,291	44,083
TOTAL	259	28,444	1,594,975	939,149	773,770	338	14,956	1,016,954	620,194	689,268	291,406
O.D.											182

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,655,926	3,022,381	291,588	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	144,642	-81,574	1,959	
TOTAL LOSSES	2,800,568	2,940,807	293,547	
EXPECTED LOSSES	2,593,653	2,780,941	235,934	
CREDIBILITY	.04	.10	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.454	3.627	.362	7.443
INDICATED (POST-TEST)	2.670	2.804	.280	5.754
PRES. ON RATE LEVEL	3.205	3.438	.292	6.935
DERIVED BY FORMULA	3.184	3.375	.290	6.849
UNDERLYING PRES. RATE	3.199	3.430	.291	6.920
PROPOSED	3.184	3.375	.290	6.849

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	7.094
IND. RATES				7.09	MINIMUM PREMIUM	
MAN. RATES	7.35	7.09	7.08	+ 7.09	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	9,213	19,620	.212						1	1
2004	15,926	906,659	5.692	1		2			8	11
2005	20,163	323,955	1.606			2			4	6
2006	21,609	166,432	.770				1		4	5
2007	19,215	22,223	.115						3	3
TOTAL	86,126	1,438,889	1.671	1		4	1		20	26
O.D.		85								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					2,665					4,612	12,343
2004	250,663		442,946		35,203			120,166		22,889	34,792
2005			201,626		14,085			52,645		24,584	31,015
2006				60,000	43,976				416	34,271	27,769
2007					3,456					3,248	15,519
TOTAL	250,663		644,572	60,000	99,385			172,811	416	89,604	121,438
O.D.											85

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					3,747					6,494	14,701
2004	381,485	6,934	686,514	4,990	49,567		2,787	295,596	3,370	31,064	39,559
2005		5,201	305,986	5,736	20,054		2,035	125,278	4,083	31,431	34,768
2006	14	2,338	96,822	54,376	52,307		359	10,380	3,818	36,526	30,601
2007		152	5,043	1,165	3,241		64	2,143	661	2,630	16,543
TOTAL	381,499	14,625	1,094,365	66,267	128,916		5,245	433,397	11,932	108,145	136,172
O.D.											95

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,929,131	315,260	136,267			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	67,362	-29,780	1,348			
TOTAL LOSSES	1,996,493	285,480	137,615			
EXPECTED LOSSES	1,232,464	1,096,384	154,166			
CREDIBILITY	.04	.10	.15			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.318	.331	.160	2.809		
INDICATED (POST-TEST)	1.792	.256	.124	2.172		
PRES. ON RATE LEVEL	1.434	1.276	.179	2.889		
DERIVED BY FORMULA	1.448	1.174	.171	2.793		
UNDERLYING PRES. RATE	1.431	1.273	.179	2.883		
PROPOSED	1.448	1.174	.171	2.793		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.892
IND. RATES				2.89	MINIMUM PREMIUM	
MAN. RATES	2.59	2.52	2.95	+ 2.89	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	106,764	790,717	.740				5	15	20
2004	120,057	804,432	.670			1	3	15	19
2005	126,236	736,512	.583			2	1	23	26
2006	130,003	1,382,484	1.063			1	4	25	30
2007	135,825	912,768	.672			1	4	21	26
TOTAL	618,885	4,626,913	.748			5	17	99	121
O.D.		446							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				250,108	152,276				136,773	191,011	60,549
2004			139,916	17,864	282,318			48,540	64,768	186,390	64,636
2005			265,556	33,396	93,577			65,085	4,417	189,075	85,406
2006			114,133	100,413	181,774			63,397	100,450	729,270	93,047
2007			177,086	143,844	100,830			45,444	47,501	282,691	115,372
TOTAL			696,691	545,625	810,775			222,466	353,909	1,578,437	419,010
O.D.											446

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				353,903	214,100				215,965	268,942	72,114
2004	2	2,529	237,279	29,752	386,289		1,167	139,435	96,580	249,708	73,491
2005	5	7,406	436,145	47,183	123,387		2,759	175,036	18,154	237,618	95,740
2006	41	9,849	386,986	111,023	209,007	371	17,382	459,906	162,224	786,530	102,538
2007	318	21,956	684,018	143,664	114,209	366	11,998	346,986	91,711	235,811	122,987
TOTAL	366	41,740	1,744,428	685,525	1,046,992	737	33,306	1,121,363	584,634	1,778,609	466,870
O.D.											475

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,941,940	4,095,760	467,345			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	127,946	-67,211	3,336			
TOTAL LOSSES	3,069,886	4,028,549	470,681			
EXPECTED LOSSES	2,296,063	2,327,007	396,086			
CREDIBILITY	.16	.39	.55			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.496	.651	.076	1.223		
INDICATED (POST-TEST)	.383	.503	.059	.945		
PRES. ON RATE LEVEL	.372	.377	.064	.813		
DERIVED BY FORMULA	.374	.426	.061	.861		
UNDERLYING PRES. RATE	.371	.376	.064	.811		
PROPOSED	.374	.426	.061	.861		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	.891
IND. RATES				.89	MINIMUM PREMIUM	
MAN. RATES	.85	.79	.83	+ .89	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	88,437	2,145,537	2.426			4	6	44	54	
2004	93,526	2,890,913	3.091			11	3	48	62	
2005	100,685	1,656,637	1.645			5	4	47	56	
2006	103,462	3,550,248	3.431	1		9	3	48	61	
2007	107,949	1,950,248	1.806			1	7	61	69	
TOTAL	494,059	12,193,583	2.468			1	30	248	302	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			599,610	188,303	252,182			488,810	142,870	276,249	197,513
2004			1,618,089	26,184	158,894			473,410	34,194	361,473	218,669
2005			592,733	132,242	146,705			235,062	91,392	249,699	208,804
2006	456,397		1,166,737	170,762	404,528	1,500		566,649	45,741	538,931	199,003
2007			147,948	284,627	326,995			153,552	152,633	606,305	278,188
TOTAL	456,397		4,125,117	802,118	1,289,304	1,500		1,917,483	466,830	2,032,657	1,102,177

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			884,150	266,449	354,567			885,777	225,592	388,960	235,238
2004	2	25,388	2,514,474	52,342	222,821		11,043	1,181,741	67,656	484,167	248,627
2005	20	16,856	992,111	162,887	198,417		9,841	623,349	123,410	320,723	234,069
2006	722,768	53,639	2,097,619	251,914	479,922	7,579	52,745	1,442,757	146,550	590,415	219,301
2007	607	38,958	1,271,711	310,527	338,776	1,050	33,286	930,167	234,296	513,441	296,548
TOTAL	723,397	134,841	7,760,065	1,044,119	1,594,503	8,629	106,915	5,063,791	797,504	2,297,706	1,233,783

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,797,638	5,733,832	1,233,783	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	502,843	-138,549	7,760	
TOTAL LOSSES	14,300,481	5,595,283	1,241,543	
EXPECTED LOSSES	9,016,577	4,787,433	923,891	
CREDIBILITY	.14	.33	.47	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.894	1.133	.251	4.278
INDICATED (POST-TEST)	2.237	.876	.194	3.307
PRES. ON RATE LEVEL	1.829	.971	.188	2.988
DERIVED BY FORMULA	1.886	.940	.191	3.017
UNDERLYING PRES. RATE	1.825	.969	.187	2.981
PROPOSED	1.886	.940	.191	3.017

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.125
IND. RATES				3.13	MINIMUM PREMIUM	
MAN. RATES	3.13	3.03	3.05	+ 3.13	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	69,365	1,137,591	1.640			3	3	34	40
2004	73,190	1,584,679	2.165			4	4	26	34
2005	87,466	1,034,793	1.183			1	6	32	39
2006	100,628	1,847,772	1.836			3	2	27	32
2007	98,883	1,071,362	1.083			1	1	22	24
TOTAL	429,532	6,676,197	1.554			12	16	141	169
O.D.		286							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			380,426	113,725	169,599			67,905	81,277	188,998	135,661
2004			560,989	188,497	169,440			165,839	38,036	226,724	235,154
2005			224,865	155,034	116,565			79,385	87,468	264,447	107,029
2006			483,372	102,644	191,337			307,260	64,147	489,293	209,719
2007			139,481	89,328	135,823			237,026	27,837	288,531	153,336
TOTAL			1,789,133	649,228	782,764			857,415	298,765	1,457,993	840,899
O.D.											286

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			596,508	160,921	238,457			164,533	128,336	266,109	161,572
2004	27	9,023	911,293	250,068	236,041		3,891	423,104	62,680	303,383	267,370
2005	22	7,572	445,234	176,311	157,072		3,926	260,649	111,729	336,961	119,980
2006	108	23,687	929,489	133,644	227,154	1,502	33,266	902,792	132,504	533,553	231,110
2007	213	18,240	570,577	116,351	140,579	817	28,630	687,420	106,931	245,757	163,456
TOTAL	370	58,522	3,453,101	837,295	999,303	2,319	69,713	2,438,498	542,180	1,685,763	943,488
O.D.											305

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,022,523	4,064,541	943,793			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	312,268	-102,592	6,039			
TOTAL LOSSES	6,334,791	3,961,949	949,832			
EXPECTED LOSSES	5,605,392	3,779,881	691,547			
CREDIBILITY	.13	.30	.43			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.475	.922	.221	2.618		
INDICATED (POST-TEST)	1.140	.713	.171	2.024		
PRES. ON RATE LEVEL	1.308	.882	.161	2.351		
DERIVED BY FORMULA	1.286	.831	.165	2.282		
UNDERLYING PRES. RATE	1.305	.880	.161	2.346		
PROPOSED	1.286	.831	.165	2.282		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.363
IND. RATES				2.36	MINIMUM PREMIUM	
MAN. RATES	2.49	2.41	2.40	+ 2.36	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	93,584	459,623	.491			1	1	10	12	
2004	111,746	428,732	.383			1	1	10	12	
2005	113,111	457,397	.404				2	14	17	
2006	119,858	777,565	.648			2	3	11	16	
2007	127,868	209,173	.163					12	12	
TOTAL	566,167	2,332,490	.412			5	7	57	69	
O.D.		1,256								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			198,500	12,930	42,213			60,000	7,469	82,578	55,933
2004			152,443	27,082	54,438			19,710	35,275	66,193	73,591
2005			118,257	30,358	57,931			34,163	4,355	99,673	112,660
2006			297,343	83,140	104,255			56,589	69,923	87,156	79,159
2007					57,774					88,629	62,770
TOTAL			766,543	153,510	316,611			170,462	117,022	424,229	384,113
O.D.											1,256

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			311,248	18,296	59,350			145,380	11,794	116,268	66,616
2004	4	2,454	243,823	37,216	75,251		472	58,125	51,627	88,964	83,673
2005	3	3,493	205,851	38,338	76,280		1,457	92,999	11,729	125,371	126,292
2006	67	14,914	588,519	96,699	126,215	320	8,929	226,246	71,427	100,126	87,233
2007	6	2,473	84,272	19,478	54,197	39	1,738	58,461	18,011	71,766	66,913
TOTAL	80	23,334	1,433,713	210,027	391,293	359	12,596	581,211	164,588	502,495	430,727
O.D.											1,387

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,051,293	1,268,403	432,114			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	119,734	-40,019	3,195			
TOTAL LOSSES	2,171,027	1,228,384	435,309			
EXPECTED LOSSES	2,145,773	1,409,755	373,669			
CREDIBILITY	.15	.37	.52			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.383	.217	.077	.677		
INDICATED (POST-TEST)	.296	.168	.060	.524		
PRES. ON RATE LEVEL	.380	.250	.066	.696		
DERIVED BY FORMULA	.367	.220	.063	.650		
UNDERLYING PRES. RATE	.379	.249	.066	.694		
PROPOSED	.367	.220	.063	.650		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	.673
IND. RATES				.67	MINIMUM PREMIUM	
MAN. RATES	.76	.72	.71	+ .67	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	668,701	4,478,252	.669			5	29	118	152	
2004	803,273	3,062,049	.381			5	17	63	85	
2005	801,269	4,536,439	.566			6	24	105	135	
2006	791,262	1,751,654	.221			4	10	18	32	
2007	798,043	3,639,378	.456			2	18	47	67	
TOTAL	3,862,548	17,467,772	.452			22	98	351	471	
O.D.		477,863	.012			1	3	14	18	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			692,279	1,276,222	484,565			428,862	510,323	621,008	464,993
2004			895,250	793,262	280,989			232,377	244,040	313,595	302,536
2005			960,294	1,213,025	303,263			432,486	702,452	433,018	491,901
2006			662,804	386,121	68,834			226,704	185,584	86,505	135,102
2007			243,430	985,441	408,921			308,769	546,247	801,939	344,631
TOTAL			3,454,057	4,654,071	1,546,572			1,629,198	2,188,646	2,256,065	1,739,163
O.D.			105,819	143,451	36,240			27,324	83,429	61,303	20,297

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,025,588	1,805,855	681,294			936,907	805,802	874,379	553,807
2004	115	14,663	1,543,495	1,029,696	398,330		5,447	632,265	356,075	423,867	343,983
2005	172	36,742	2,159,517	1,325,353	444,543		21,419	1,426,226	797,195	588,504	551,421
2006	191	36,114	1,464,187	357,380	114,133	1,203	28,529	731,157	182,471	113,321	148,882
2007	2,032	90,762	2,992,573	809,093	485,472	2,435	70,284	1,965,583	528,205	720,663	367,377
TOTAL	2,510	178,281	9,185,360	5,327,377	2,123,772	3,638	125,679	5,692,138	2,669,748	2,720,734	1,965,470
O.D.	80	5,268	308,568	163,460	43,603	113	3,813	183,513	81,806	64,084	22,637

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,688,961	13,194,584	1,988,107			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	493,541	-330,652	13,567			
TOTAL LOSSES	16,182,502	12,863,932	2,001,674			
EXPECTED LOSSES	8,883,861	10,969,636	1,660,895			
CREDIBILITY	.54	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.419	.333	.052	.804		
INDICATED (POST-TEST)	.324	.257	.040	.621		
PRES. ON RATE LEVEL	.231	.285	.042	.558		
DERIVED BY FORMULA	.281	.257	.040	.578		
UNDERLYING PRES. RATE	.230	.284	.043	.557		
PROPOSED	.281	.257	.040	.578		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	.598
IND. RATES				.60	MINIMUM PREMIUM	
MAN. RATES	.44	.53	.57	+ .60	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	80,875	532,455	.658		1	1	1	11	14
2004	81,821	359,929	.439			1	1	6	8
2005	86,833	705,318	.812		1	1		4	6
2006	90,989	224,083	.246					8	8
2007	97,645	250,895	.256				1	8	9
TOTAL	438,163	2,072,680	.473		2	3	3	37	45
O.D.		74							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		146,884	140,231	20,054	20,834		65,000	24,414	29,470	46,273	39,295
2004			141,611	51,595	10,091			58,163	27,253	14,770	56,446
2005		334,413	133,258		9,886		53,340	56,639		8,741	109,041
2006					69,254					105,968	48,861
2007				45,000	31,420				22,500	63,751	88,224
TOTAL		481,297	415,100	116,649	141,485		118,340	139,216	79,223	239,503	341,867
O.D.											74

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		405,987	219,882	28,376	29,293		166,725	59,155	46,533	65,152	46,800
2004	7	2,239	228,686	67,623	15,011		1,348	148,865	40,054	20,545	64,179
2005		645,181	255,965	7,920	14,094		103,702	141,521	4,210	11,679	122,235
2006		1,098	38,250	8,954	76,277		1,058	30,750	10,767	112,816	53,845
2007	92	4,141	140,547	40,330	33,753	80	2,345	76,849	26,298	54,068	94,047
TOTAL	99	1,058,646	883,330	153,203	168,428	80	275,178	457,140	127,862	264,260	381,106
O.D.											79

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,674,473	713,753	381,185	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	80,907	-27,878	1,631	
TOTAL LOSSES	2,755,380	685,875	382,816	
EXPECTED LOSSES	1,445,939	972,723	192,792	
CREDIBILITY	.13	.31	.44	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.629	.157	.087	.873
INDICATED (POST-TEST)	.486	.121	.067	.674
PRES. ON RATE LEVEL	.331	.222	.044	.597
DERIVED BY FORMULA	.351	.191	.054	.596
UNDERLYING PRES. RATE	.330	.222	.044	.596
PROPOSED	.352	.191	.054	.597

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE
IND. RATES				.62	MINIMUM PREMIUM
MAN. RATES	.60	.61	.61	+ .62	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	543,505	3,651,859	.671		1	3	11	134	149
2004	574,919	4,948,525	.860			9	21	133	163
2005	622,058	6,352,882	1.021			13	20	144	177
2006	683,806	7,213,304	1.054			11	26	161	198
2007	728,016	5,075,935	.697				32	160	192
TOTAL	3,152,304	27,242,505	.864		1	36	110	732	879
O.D.		48,321	.001				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		196,046	438,366	312,995	570,664		20,000	272,216	263,869	968,984	608,719
2004			1,110,428	850,994	564,774			646,381	458,927	664,663	652,358
2005			1,848,199	947,642	478,948			785,028	504,838	1,068,954	719,273
2006			1,542,783	1,204,537	923,409			534,793	866,814	1,325,159	815,809
2007				1,156,771	842,709				788,993	1,440,116	847,346
TOTAL		196,046	4,939,776	4,472,939	3,380,504		20,000	2,238,418	2,883,441	5,467,876	3,643,505
O.D.				38,612					7,689		2,020

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		541,871	687,358	442,888	802,350		51,300	659,580	416,650	1,364,331	724,984
2004	125	18,125	1,880,655	1,111,105	787,394		14,662	1,657,598	675,831	897,776	741,731
2005	135	57,580	3,386,682	1,076,036	667,292		34,469	2,213,660	638,043	1,376,912	806,305
2006	528	104,561	4,199,330	1,178,616	1,126,015	3,145	99,337	2,499,256	893,794	1,497,823	899,022
2007	2,351	108,041	3,664,015	1,048,437	900,488	2,489	66,453	2,170,564	760,415	1,252,011	903,271
TOTAL	3,139	830,178	13,818,040	4,857,082	4,283,539	5,634	266,221	9,200,658	3,384,733	6,388,853	4,075,313
O.D.				54,636					12,141		2,282

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	24,123,870	18,980,984	4,077,595	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	747,648	-427,346	25,651	
TOTAL LOSSES	24,871,518	18,553,638	4,103,246	
EXPECTED LOSSES	13,365,769	15,414,766	2,963,167	
CREDIBILITY	.47	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.789	.589	.130	1.508
INDICATED (POST-TEST)	.610	.455	.100	1.165
PRES. ON RATE LEVEL	.425	.490	.094	1.009
DERIVED BY FORMULA	.512	.455	.100	1.067
UNDERLYING PRES. RATE	.424	.489	.094	1.007
PROPOSED	.512	.455	.100	1.067

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	1.105
IND. RATES				1.11	MINIMUM PREMIUM	
MAN. RATES	.89	.89	1.03	+ 1.11	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	49,829	126,487	.253				1	14	15	
2004	50,955	240,260	.471				1	9	10	
2005	55,361	469,788	.848			1		5	6	
2006	60,476	961,341	1.589			2	3	12	17	
2007	64,858	240,989	.371					10	10	
TOTAL	281,479	2,038,865	.724			3	5	50	58	
O.D.		111								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				372	19,955				5,116	35,523	65,521
2004				51,161	51,881				202	55,526	81,490
2005			143,116		84,127			54,518		116,210	71,817
2006			250,000	145,759	66,591			75,598	249,904	86,453	87,036
2007					82,149					83,472	75,368
TOTAL			393,116	197,292	304,703			130,116	255,222	377,184	381,232
O.D.											111

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				526	28,057				8,078	50,019	78,036
2004	7	83	12,494	66,510	71,598		14	2,112	1,574	73,896	92,654
2005		3,935	232,129	8,281	108,738		2,233	139,933	9,020	146,066	80,507
2006	76	14,270	574,858	140,143	87,810	527	19,252	457,358	219,827	115,306	95,914
2007	10	3,518	119,825	27,701	77,057	42	1,643	55,058	16,962	67,591	80,342
TOTAL	93	21,806	939,306	243,161	373,260	569	23,142	654,461	255,461	452,878	427,453
O.D.											132

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,639,377	1,324,760	427,585	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	77,372	-24,351	2,601	
TOTAL LOSSES	1,716,749	1,300,409	430,186	
EXPECTED LOSSES	1,382,062	875,399	301,182	
CREDIBILITY	.09	.23	.33	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.610	.462	.153	1.225
INDICATED (POST-TEST)	.472	.357	.118	.947
PRES. ON RATE LEVEL	.492	.312	.107	.911
DERIVED BY FORMULA	.490	.322	.111	.923
UNDERLYING PRES. RATE	.491	.311	.107	.909
PROPOSED	.490	.322	.111	.923

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE
IND. RATES				.96	MINIMUM PREMIUM
MAN. RATES	.88	.90	.93	+ .96	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	358,465	2,535,998	.707			5	30	14	49
2004	368,984	2,791,742	.756			5	40	19	64
2005	384,711	1,844,734	.479				36	26	62
2006	388,882	2,367,868	.608			3	39	15	57
2007	481,214	2,298,008	.477			1	37	25	63
TOTAL	1,982,256	11,838,350	.597			14	182	99	295

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			729,738	423,836	15,599			437,633	578,713	20,132	330,347
2004			785,652	519,323	25,198			237,807	740,564	54,708	428,490
2005				475,213	52,054				764,218	57,782	495,467
2006			429,378	561,000	51,527			107,039	676,884	39,586	502,454
2007			115,000	532,257	77,920			28,000	778,214	108,602	658,015
TOTAL			2,059,768	2,511,629	222,298			810,479	3,538,593	280,810	2,414,773

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,144,229	599,729	21,932			1,060,385	913,788	28,346	393,443
2004	70	12,510	1,308,693	672,937	44,630		5,512	738,903	1,048,717	90,314	487,193
2005	61	4,547	266,926	506,214	85,142		4,870	410,222	820,531	117,212	555,419
2006	189	31,999	1,328,120	484,701	101,604	1,000	42,147	961,708	565,931	102,901	553,704
2007	1,057	42,058	1,386,062	387,442	127,562	1,892	42,266	1,329,373	487,149	173,748	701,444
TOTAL	1,377	91,114	5,434,030	2,651,023	380,870	2,892	94,795	4,500,591	3,836,116	512,521	2,691,203

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,124,799	7,380,530	2,691,203	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	386,576	-141,440	16,878	
TOTAL LOSSES	10,511,375	7,239,090	2,708,081	
EXPECTED LOSSES	6,878,429	5,153,865	1,922,789	
CREDIBILITY	.35	.84	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.530	.365	.137	1.032
INDICATED (POST-TEST)	.410	.282	.106	.798
PRES. ON RATE LEVEL	.348	.261	.097	.706
DERIVED BY FORMULA	.370	.279	.106	.755
UNDERLYING PRES. RATE	.347	.260	.097	.704
PROPOSED	.370	.279	.106	.755
YEAR	4-1-08	4-1-09	4-1-10	4-1-11
IND. RATES				.78
MAN. RATES	.71	.70	.72	+ .78

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	102,162	452,430	.442				2	17	19	
2004	109,499	642,861	.587				2	27	29	
2005	126,644	1,647,753	1.301			4	3	37	44	
2006	131,037	1,910,142	1.457			3	4	32	39	
2007	126,147	1,130,676	.896				1	31	32	
TOTAL	595,489	5,783,862	.971			7	12	144	163	
O.D.		964								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				29,532	74,471				32,989	134,823	180,615
2004				49,292	97,491				16,749	324,683	154,646
2005			454,263	65,378	170,040			268,880	108,570	300,120	280,502
2006			504,299	299,880	278,859			225,403	107,036	206,564	288,101
2007				42,865	286,978				100,271	481,354	219,208
TOTAL			958,562	486,947	907,839			494,283	365,615	1,447,544	1,123,072
O.D.											964

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				41,788	104,705				52,090	189,830	215,112
2004	7	135	15,055	65,006	133,860		88	15,568	31,088	432,439	175,833
2005	8	12,776	752,536	90,019	224,092		11,303	716,790	146,247	385,243	314,443
2006	152	31,251	1,246,525	306,135	336,691	1,139	25,802	680,846	130,568	234,355	317,487
2007	119	14,967	508,822	125,092	273,275	457	14,317	472,605	157,269	400,669	233,676
TOTAL	286	59,129	2,522,938	628,040	1,072,623	1,596	51,510	1,885,809	517,262	1,642,536	1,256,551
O.D.											1,049

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,521,268	3,860,461	1,257,600	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	193,586	-75,792	6,899	
TOTAL LOSSES	4,714,854	3,784,669	1,264,499	
EXPECTED LOSSES	3,489,565	2,608,243	827,729	
CREDIBILITY	.16	.38	.54	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.792	.636	.212	1.640
INDICATED (POST-TEST)	.612	.492	.164	1.268
PRES. ON RATE LEVEL	.587	.439	.140	1.166
DERIVED BY FORMULA	.591	.459	.153	1.203
UNDERLYING PRES. RATE	.586	.438	.139	1.163
PROPOSED	.591	.459	.153	1.203

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	1.246
IND. RATES				1.25	MINIMUM PREMIUM	
MAN. RATES	1.18	1.14	1.19	+ 1.25	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	26,237	514,538	1.961			1	3	1	5
2004	36,901	194,623	.527				1	5	6
2005	28,285	128,069	.452				1	3	4
2006	44,081	110,064	.249				1	2	3
2007	46,674	491,446	1.052				3	14	17
TOTAL	182,178	1,438,740	.790			1	9	25	35
O.D.		240							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			172,691	88,565	3,992			170,000	75,374	991	2,925
2004				6,533	36,836				21	138,431	12,802
2005				59,885	8,542				16,932	17,637	25,073
2006				54,756	2,326				20,000	11,064	21,918
2007				134,414	112,091				107,315	105,580	32,046
TOTAL			172,691	344,153	163,787			170,000	219,642	273,703	94,764
O.D.											240

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			270,779	125,319	5,613			411,910	119,015	1,395	3,484
2004	1	48	3,511	9,085	50,400		38	5,165	3,236	184,218	14,556
2005	8	585	34,037	63,905	13,258		130	10,925	19,044	23,058	28,107
2006	13	1,535	67,469	44,741	6,091	14	1,083	24,141	17,411	13,503	24,154
2007	271	13,166	446,424	126,617	117,921	292	7,262	235,664	85,073	97,175	34,161
TOTAL	293	15,334	822,220	369,667	193,283	306	8,513	687,805	243,779	319,349	104,462
O.D.											256

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,534,471	1,126,078	104,718	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	33,447	-16,354	619	
TOTAL LOSSES	1,567,918	1,109,724	105,337	
EXPECTED LOSSES	590,256	643,089	67,405	
CREDIBILITY	.07	.17	.24	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.861	.609	.058	1.528
INDICATED (POST-TEST)	.666	.471	.045	1.182
PRES. ON RATE LEVEL	.325	.354	.037	.716
DERIVED BY FORMULA	.349	.374	.039	.762
UNDERLYING PRES. RATE	.324	.353	.037	.714
PROPOSED	.349	.374	.039	.762

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE
IND. RATES				.79	MINIMUM PREMIUM
MAN. RATES	.67	.65	.73	+ .79	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	137,451	1,996,406	1.452			4	6	59	69
2004	137,793	2,618,089	1.900		2	4	8	53	67
2005	144,961	1,760,574	1.214			4	7	45	56
2006	148,562	1,544,095	1.039			1	6	41	48
2007	155,040	1,718,212	1.108				8	59	67
TOTAL	723,807	9,637,376	1.331		2	13	35	257	307
O.D.		2,185							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			682,044	165,358	274,555			339,397	93,732	221,642	219,678
2004		274,512	729,015	342,843	365,236		45,646	237,946	199,467	272,577	150,847
2005			523,491	251,055	108,640			335,368	178,008	199,274	164,738
2006			145,220	278,166	238,373			122,160	217,868	325,348	216,960
2007			310,564	420,701					230,521	574,992	181,434
TOTAL		274,512	2,079,770	1,347,986	1,407,505		45,646	1,034,871	919,596	1,593,833	933,657
O.D.											2,185

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,069,445	233,980	386,022			822,359	148,004	312,073	261,636
2004	51	622,874	1,230,289	454,327	506,253		123,700	639,693	292,589	368,327	171,513
2005	38	16,046	944,437	284,858	153,860		14,105	896,893	218,709	264,022	184,671
2006	92	16,755	678,099	264,255	283,433	726	23,897	598,266	222,645	367,979	239,090
2007	654	37,337	1,267,354	347,050	424,161	794	22,445	735,886	253,527	490,670	193,409
TOTAL	835	693,012	5,189,624	1,584,470	1,753,729	1,520	184,147	3,693,097	1,135,474	1,803,071	1,050,319
O.D.											2,411

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,762,235	6,276,744	1,052,730			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	470,808	-157,409	6,601			
TOTAL LOSSES	10,233,043	6,119,335	1,059,331			
EXPECTED LOSSES	8,425,115	5,348,934	796,187			
CREDIBILITY	.18	.43	.61			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.414	.845	.146	2.405		
INDICATED (POST-TEST)	1.093	.653	.113	1.859		
PRES. ON RATE LEVEL	1.167	.741	.109	2.017		
DERIVED BY FORMULA	1.154	.703	.111	1.968		
UNDERLYING PRES. RATE	1.164	.739	.110	2.013		
PROPOSED	1.154	.703	.111	1.968		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.038
IND. RATES				2.04	MINIMUM PREMIUM	
MAN. RATES	2.30	2.14	2.06	+ 2.04	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	919,519	12,900,326	1.402	2		19	47	398	466
2004	968,869	11,441,628	1.180	1		10	65	435	511
2005	1,026,531	12,410,806	1.209			15	50	413	478
2006	1,041,244	11,846,668	1.137	2		6	58	434	500
2007	1,095,000	10,863,859	.992	2		3	41	396	442
TOTAL	5,051,163	59,463,287	1.177	7		53	261	2076	2397
O.D.		710,742	.014			1	1	10	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	23,683		2,959,772	1,583,081	1,591,562			1,286,464	1,280,892	2,343,195	1,831,677
2004	3,000		1,306,657	1,895,919	1,810,748			552,274	1,640,535	2,465,588	1,766,907
2005			2,083,476	1,744,420	1,800,826			730,227	1,725,180	2,417,357	1,909,320
2006	214,930		883,077	2,450,119	2,037,171	33,417		255,375	1,462,437	2,563,938	1,946,204
2007	262,287		422,547	1,256,605	2,119,552	34,524		293,516	894,230	3,436,008	2,144,590
TOTAL	503,900		7,655,529	8,930,144	9,359,859	67,941		3,117,856	7,003,274	13,226,086	9,598,698
O.D.			134,081	71,976	98,303			123,653	152,761	88,284	41,684

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	44,737		4,640,922	2,240,059	2,237,738			3,117,104	2,022,529	3,299,217	2,181,527
2004	4,828	23,360	2,474,453	2,475,210	2,504,950		13,362	1,786,700	2,378,105	3,320,030	2,008,973
2005	253	75,147	4,436,612	2,000,694	2,386,344		41,849	2,882,235	2,011,695	3,134,692	2,140,348
2006	340,983	131,791	5,365,057	2,298,460	2,419,622	112,317	117,522	2,851,290	1,477,008	2,861,502	2,144,717
2007	379,444	189,675	6,295,368	1,579,845	2,121,838	72,270	137,511	4,211,898	1,267,779	2,890,803	2,286,133
TOTAL	770,245	419,973	23,212,412	10,594,268	11,670,492	184,587	310,244	14,849,227	9,157,116	15,506,244	10,761,698
O.D.	17	4,596	318,378	65,981	130,478	116	10,733	479,477	132,895	121,534	46,304

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	40,560,005	47,379,008	10,808,002	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,051,578	-1,116,301	66,223	
TOTAL LOSSES	42,611,583	46,262,707	10,874,225	
EXPECTED LOSSES	36,772,466	38,237,304	7,930,326	
CREDIBILITY	.65	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.844	.916	.215	1.975
INDICATED (POST-TEST)	.652	.708	.166	1.526
PRES. ON RATE LEVEL	.730	.759	.157	1.646
DERIVED BY FORMULA	.679	.708	.166	1.553
UNDERLYING PRES. RATE	.728	.757	.157	1.642
PROPOSED	.679	.708	.166	1.553

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	1.608
IND. RATES				1.61	MINIMUM PREMIUM	
MAN. RATES	1.70	1.62	1.68	+ 1.61	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	422,055	10,949,557	2.594			21	44	224	289	
2004	465,020	10,261,909	2.206			18	40	196	254	
2005	503,755	8,153,386	1.618			15	28	154	197	
2006	494,910	11,180,572	2.259		1	17	42	188	248	
2007	561,039	8,721,382	1.554			7	39	221	267	
TOTAL	2,446,779	49,266,806	2.014		1	78	193	983	1255	
O.D.		368,045	.015			1	1	8	10	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			3,115,434	2,007,118	925,095			1,236,361	1,041,551	1,440,946	1,183,052
2004			2,796,528	1,693,678	943,852			1,173,504	990,291	1,377,094	1,286,962
2005			1,872,704	1,313,472	918,060			826,020	797,934	1,306,518	1,118,678
2006	117,700		2,471,714	2,020,270	1,051,535	93		1,140,574	1,355,676	1,695,550	1,327,460
2007			923,744	1,858,642	1,186,580			365,207	1,192,801	1,698,481	1,495,927
TOTAL	117,700		11,180,124	8,893,180	5,025,122	93		4,741,666	5,378,253	7,518,589	6,412,079
O.D.			233,779	35,152	31,673			23,956	1,569	22,472	19,444

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			4,873,083	2,840,073	1,300,683			2,975,126	1,644,605	2,028,860	1,409,015
2004	244	45,479	4,684,674	2,213,821	1,323,099		27,497	3,135,035	1,452,781	1,860,324	1,463,276
2005	186	63,011	3,709,410	1,488,981	1,241,774		38,188	2,490,578	966,289	1,691,819	1,254,038
2006	187,187	160,847	6,511,082	1,903,194	1,337,236	6,352	171,408	4,341,008	1,383,438	1,946,816	1,462,861
2007	3,918	211,837	6,864,432	1,704,421	1,320,828	4,438	124,296	3,665,379	1,101,248	1,519,189	1,594,658
TOTAL	191,535	481,174	26,642,681	10,150,490	6,523,620	10,790	361,389	16,607,126	6,548,361	9,047,008	7,183,848
O.D.	5	1,046	410,452	42,993	37,600	4	377	71,105	5,503	20,244	21,317

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	44,777,684	32,375,819	7,205,165			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,406,073	-693,590	41,120			
TOTAL LOSSES	46,183,757	31,682,229	7,246,285			
EXPECTED LOSSES	25,201,825	24,516,725	4,795,687			
CREDIBILITY	.40	.97	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.888	1.295	.296	3.479		
INDICATED (POST-TEST)	1.459	1.001	.229	2.689		
PRES. ON RATE LEVEL	1.032	1.004	.197	2.233		
DERIVED BY FORMULA	1.203	1.001	.229	2.433		
UNDERLYING PRES. RATE	1.030	1.002	.196	2.228		
PROPOSED	1.203	1.001	.229	2.433		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.520
IND. RATES				2.52	MINIMUM PREMIUM	
MAN. RATES	1.98	1.84	2.28	+ 2.52	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	127,945	1,213,617	.948	1			2	46	49	
2004	131,108	1,559,988	1.189			2	8	43	53	
2005	135,692	1,376,311	1.014		1	3	3	34	41	
2006	140,835	1,062,026	.754			1	4	34	39	
2007	147,753	1,229,567	.832			1	5	36	42	
TOTAL	683,333	6,441,509	.943	1	1	7	22	193	224	
O.D.		1,182								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	65,940			106,134	216,177				353,915	258,212	213,239
2004			242,567	292,926	282,234			95,602	126,557	356,171	163,931
2005		174,385	359,694	76,782	231,681		40,000	90,470	91,217	123,132	188,950
2006			119,237	70,786	261,560			39,288	68,150	308,689	194,316
2007			152,933	217,029	207,157			22,279	70,646	376,109	183,414
TOTAL	65,940	174,385	874,431	763,657	1,198,809		40,000	247,639	710,485	1,422,313	943,850
O.D.											1,182

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	124,561			150,180	303,946				558,831	363,564	253,968
2004	41	4,256	445,318	382,874	390,534		2,303	274,010	188,546	477,251	186,390
2005	10	345,300	656,870	105,419	302,186		80,317	279,125	109,430	160,558	211,813
2006	36	10,490	402,643	97,565	295,077	237	9,633	249,603	90,766	335,426	214,136
2007	473	29,881	961,233	225,885	220,080	390	12,848	400,014	121,310	313,082	195,519
TOTAL	125,121	389,927	2,466,064	961,923	1,511,823	627	105,101	1,202,752	1,068,883	1,649,881	1,061,826
O.D.											1,276

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,289,592	5,192,510	1,063,102	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	257,879	-123,594	7,059	
TOTAL LOSSES	4,547,471	5,068,916	1,070,161	
EXPECTED LOSSES	4,612,498	4,222,998	847,333	
CREDIBILITY	.17	.42	.59	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.665	.742	.157	1.564
INDICATED (POST-TEST)	.514	.574	.121	1.209
PRES. ON RATE LEVEL	.677	.619	.124	1.420
DERIVED BY FORMULA	.649	.600	.122	1.371
UNDERLYING PRES. RATE	.675	.618	.124	1.417
PROPOSED	.649	.600	.122	1.371

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	1.420
IND. RATES				1.42	MINIMUM PREMIUM	
MAN. RATES	1.56	1.49	1.45	+ 1.42	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	426	21,241	49.861							
2004	399	16	.040							
2005	411	1,167	2.839							
2006	417	5,090	12.206						1	1
2007	395	51	.129							
TOTAL	2,048	27,565	13.459						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											21,241
2004											16
2005											1,167
2006					101					1,208	3,781
2007											51
TOTAL					101					1,208	26,256

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											25,298
2004											18
2005											1,308
2006			55	12	112		10	348	120	1,287	4,167
2007											54
TOTAL			55	12	112		10	348	120	1,287	30,845

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	413	1,531	30,845	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	215	-971	218	
TOTAL LOSSES	628	560	31,063	
EXPECTED LOSSES	3,852	31,104	27,699	
CREDIBILITY	.00	.02	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.307	.273	15.167	15.747
INDICATED (POST-TEST)	.237	.211	11.724	12.172
PRES. ON RATE LEVEL	1.885	15.220	13.555	30.660
DERIVED BY FORMULA	1.885	14.920	13.409	30.214
UNDERLYING PRES. RATE	1.881	15.187	13.525	30.593
PROPOSED	1.885	14.920	13.409	30.214

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	31.295
IND. RATES				31.30	MINIMUM PREMIUM	
MAN. RATES	26.40	28.49	31.30	+ 31.30	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	7									
2004	6									
2005	4									
2006	5									
2007	6									
TOTAL	28									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B						
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.						
TOTAL LOSSES						
EXPECTED LOSSES		5	33			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.000	.000		
INDICATED (POST-TEST)	.000	.000	.000	.000		
PRES. ON RATE LEVEL	.033	.175	1.212	1.420		
DERIVED BY FORMULA	.033	.175	1.212	1.420		
UNDERLYING PRES. RATE	.033	.175	1.209	1.417		
PROPOSED	.033	.175	1.212	1.420		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	1.470
IND. RATES				1.47	MINIMUM PREMIUM	
MAN. RATES	1.50	1.45	1.45	+ 1.47	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	198,539	1,171,373	.589			3	3	7	13	
2004	203,447	1,127,741	.554			2		5	7	
2005	208,732	397,643	.190			1		8	9	
2006	213,956	611,887	.285			1		9	10	
2007	227,321	148,866	.065					5	5	
TOTAL	1,051,995	3,457,510	.329			7	3	34	44	
O.D.		402								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			490,952	119,765	43,440			291,060	46,986	119,758	59,412
2004			565,929		27,992			399,920		55,681	78,219
2005			204,661		54,958			13,191		83,651	41,182
2006			285,718		115,770			40,000		120,543	49,856
2007					17,006					55,190	76,670
TOTAL			1,547,260	119,765	259,166			744,171	46,986	434,823	305,339
O.D.											402

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			769,813	169,468	61,077			705,238	74,191	168,620	70,760
2004		7,139	706,719	4,980	39,764		7,661	812,931	9,098	75,761	88,935
2005		5,417	318,790	8,126	72,194		617	40,092	5,116	104,810	46,165
2006	45	12,389	477,559	30,109	133,315	189	4,495	125,285	16,235	129,259	54,941
2007		724	24,802	5,736	15,947	23	1,089	36,397	11,219	44,690	81,730
TOTAL	45	25,669	2,297,683	218,419	322,297	212	13,862	1,719,943	115,859	523,140	342,531
O.D.											473

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,057,414	1,179,715	343,004			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	205,331	-39,548	1,837			
TOTAL LOSSES	4,262,745	1,140,167	344,841			
EXPECTED LOSSES	3,671,462	1,346,554	220,919			
CREDIBILITY	.23	.55	.79			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.405	.108	.033	.546		
INDICATED (POST-TEST)	.313	.083	.026	.422		
PRES. ON RATE LEVEL	.350	.128	.021	.499		
DERIVED BY FORMULA	.341	.103	.025	.469		
UNDERLYING PRES. RATE	.349	.128	.021	.498		
PROPOSED	.341	.103	.025	.469		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	.485
IND. RATES				.49	MINIMUM PREMIUM	
MAN. RATES	.53	.52	.51	+ .49	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	15,421	10,062	.065						2	2
2004	18,474	76,611	.414						7	7
2005	18,270	117,200	.641				1		3	4
2006	17,005	2,785	.016							
2007	16,853	195,250	1.158			1				1
TOTAL	86,023	401,908	.467			1	1		12	14

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					981					1,585	7,496
2004					10,221					29,714	36,676
2005				32,077	8,871				60,274	8,422	7,556
2006											2,785
2007			127,658					50,000			17,592
TOTAL			127,658	32,077	20,073			50,000	60,274	39,721	72,105

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					1,379					2,232	8,928
2004		11	649	199	13,958		9	1,106	688	39,544	41,701
2005	5	326	19,098	34,473	12,579		392	32,790	64,916	14,081	8,470
2006											3,069
2007	20	6,273	168,815	10,547	4,291	131	4,553	95,784	6,706	1,920	18,753
TOTAL	25	6,610	188,562	45,219	32,207	131	4,954	129,680	72,310	57,777	80,921

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	329,962	207,513	80,921	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	33,995	-15,765	671	
TOTAL LOSSES	363,957	191,748	81,592	
EXPECTED LOSSES	613,345	504,954	84,304	
CREDIBILITY	.04	.10	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.423	.223	.095	.741
INDICATED (POST-TEST)	.327	.172	.073	.572
PRES. ON RATE LEVEL	.715	.588	.098	1.401
DERIVED BY FORMULA	.699	.546	.094	1.339
UNDERLYING PRES. RATE	.713	.587	.098	1.398
PROPOSED	.699	.546	.094	1.339

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	1.386
IND. RATES				1.39	MINIMUM PREMIUM	
MAN. RATES	1.59	1.49	1.43	+ 1.39	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	95,066	4,059,589	4.270			95,066			9	10	85	104
2004	99,126	4,360,625	4.399			99,126			9	14	78	101
2005	103,264	4,649,686	4.502			103,264	1	1	11	6	61	80
2006	105,556	2,638,125	2.499			105,556			5	10	58	73
2007	117,391	1,880,856	1.602			117,391			1	6	68	75
TOTAL	520,403	17,588,881	3.380			520,403	1	1	35	46	350	433
O.D.		1,815										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,215,964	373,541	854,550			659,752	169,135	487,878	298,769
2004			1,560,627	519,084	391,192			887,869	192,659	537,832	271,362
2005	1,500	235,300	1,994,286	179,065	516,980		70,778	676,333	73,522	686,285	215,637
2006			754,070	512,560	299,892			256,628	222,657	366,672	225,646
2007			140,474	302,668	431,209			36,251	173,837	551,882	244,535
TOTAL	1,500	235,300	5,665,421	1,886,918	2,493,823		70,778	2,516,833	831,810	2,630,549	1,255,949
O.D.											1,815

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,837,776	528,560	1,201,496			1,423,601	267,065	686,932	355,834
2004	75	24,857	2,513,021	687,235	547,036		20,445	2,211,945	304,213	724,385	308,539
2005	2,740	505,909	3,236,978	270,699	686,966		161,832	1,701,453	151,715	871,485	241,729
2006	246	46,620	1,876,778	494,685	378,630	1,372	35,603	918,787	244,088	415,493	248,662
2007	648	44,210	1,451,804	356,981	437,990	753	22,552	702,429	220,072	467,185	260,674
TOTAL	3,709	621,596	10,916,357	2,338,160	3,252,118	2,125	240,432	6,958,215	1,187,153	3,165,480	1,415,438
O.D.											2,033

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	18,742,434	9,942,911	1,417,471			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	860,382	-239,745	9,503			
TOTAL LOSSES	19,602,816	9,703,166	1,426,974			
EXPECTED LOSSES	15,372,705	8,378,489	1,118,867			
CREDIBILITY	.14	.35	.49			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.767	1.865	.274	5.906		
INDICATED (POST-TEST)	2.912	1.442	.212	4.566		
PRES. ON RATE LEVEL	2.961	1.614	.215	4.790		
DERIVED BY FORMULA	2.954	1.554	.214	4.722		
UNDERLYING PRES. RATE	2.954	1.610	.215	4.779		
PROPOSED	2.954	1.554	.214	4.722		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	4.891
IND. RATES				4.89	MINIMUM PREMIUM	
MAN. RATES	5.17	4.94	4.89	+ 4.89	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	4,635	610,354	131.683			3	3	15	21
2004	6,544	2,508,490	383.326		1	7	12	20	40
2005	7,986	2,970,179	371.923			9	9	25	43
2006	9,015	1,777,750	197.199		1	2	13	18	34
2007	10,220	1,703,173	166.650				20	30	50
TOTAL	38,400	9,569,946	249.217		2	21	57	108	188

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			321,006	50,622	19,924			158,882	21,475	14,530	23,915
2004		76,403	949,563	497,472	90,970		85,000	316,827	351,465	101,363	39,427
2005			1,278,879	458,750	91,721			682,654	270,515	64,135	123,525
2006		195,522	281,585	624,967	47,144		25,000	100,000	370,242	102,054	31,236
2007			835,739		178,208				429,323	215,713	44,190
TOTAL		271,925	2,831,033	2,467,550	427,967		110,000	1,258,363	1,443,020	497,795	262,293

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			503,337	71,630	28,014			384,971	33,909	20,460	28,483
2004	72	185,164	1,567,510	648,187	134,686		227,310	862,242	504,352	144,231	44,828
2005	64	37,222	2,188,863	522,336	148,371		27,696	1,738,780	328,943	104,859	138,472
2006	191	332,977	1,248,432	531,944	98,855	733	92,166	648,182	322,511	142,892	34,422
2007	1,661	59,601	2,019,006	612,273	246,637	1,072	24,982	806,576	298,344	221,421	47,107
TOTAL	1,988	614,964	7,527,148	2,386,370	656,563	1,805	372,154	4,440,751	1,488,059	633,863	293,312

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,958,810	5,164,855	293,312	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	167,623	-80,941	1,802	
TOTAL LOSSES	13,126,433	5,083,914	295,114	
EXPECTED LOSSES	3,012,059	3,334,464	191,194	
CREDIBILITY	.11	.40	.28	
PURE PREMIUMS				
INDICATED (PRE-TEST)	341.834	132.394	7.685	481.913
INDICATED (POST-TEST)	264.238	102.341	5.941	372.520
PRES. ON RATE LEVEL	78.612	87.026	4.990	170.628
DERIVED BY FORMULA	99.031	93.152	5.256	197.439
UNDERLYING PRES. RATE	78.439	86.835	4.979	170.253
PROPOSED	99.031	93.152	5.256	197.439

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	204.507
IND. RATES				204.51	MINIMUM PREMIUM	
MAN. RATES	133.31	151.82	174.19	+204.51	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	356	12,068	33,898						1	1
2004	313	1,785	5,702							
2005	315	328,569	1043,076			1			1	2
2006	314	19,595	62,404						1	1
2007	280	40,765	145,589					1		1
TOTAL	1,578	402,782	255,248					1	1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					3,339					6,346	2,383
2004											1,785
2005			95,060		1,064			228,878		3,567	
2006					3,125					9,258	7,212
2007				29,850					10,000		915
TOTAL			95,060	29,850	7,528			228,878	10,000	19,171	12,295

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					4,695					8,935	2,838
2004											2,030
2005		2,435	143,141	2,387	2,346		8,686	533,038	12,322	7,385	
2006		52	1,726	404	3,442		92	2,688	941	9,856	7,948
2007	60	1,858	62,828	19,722	2,840	23	483	15,475	5,929	1,086	975
TOTAL	60	4,345	207,695	22,513	13,323	23	9,261	551,201	19,192	27,262	13,791

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	772,585	82,290	13,791	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	3,796	-1,560	36	
TOTAL LOSSES	776,381	80,730	13,827	
EXPECTED LOSSES	67,989	47,880	4,820	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	492,003	51,160	8,762	551,925
INDICATED (POST-TEST)	380,318	39,547	6,773	426,638
PRES. ON RATE LEVEL	43,180	30,409	3,061	76,650
DERIVED BY FORMULA	46,551	30,592	3,135	80,278
UNDERLYING PRES. RATE	43,085	30,342	3,055	76,482
PROPOSED	46,551	30,592	3,135	80,278

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	83.151
IND. RATES				83.15	MINIMUM PREMIUM	
MAN. RATES	70.59	73.87	78.25	+ 83.15	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	56,524	1,025,606	1.814			56,524			2	3	26	31
2004	52,417	2,048,283	3.907			52,417			3	8	36	47
2005	53,482	762,518	1.425			53,482			1	4	15	20
2006	50,628	3,075,140	6.073			50,628			3	13	39	55
2007	49,372	904,235	1.831			49,372			1	5	15	21
TOTAL	262,423	7,815,782	2.978			262,423			10	33	131	174
O.D.		21,108	.008									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			428,538	66,484	53,303			153,532	22,646	167,155	133,948
2004			641,105	307,628	227,647			294,440	105,478	173,751	298,234
2005			124,046	173,561	66,110			23,321	217,423	50,857	107,200
2006			398,940	641,800	400,870			132,179	213,914	760,542	526,895
2007			131,060	259,998	82,930			34,839	190,172	159,632	45,604
TOTAL			1,723,689	1,449,471	830,860			638,311	749,633	1,311,937	1,111,881
O.D.											21,108

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			671,948	94,074	74,944			372,008	35,757	235,353	159,532
2004	45	9,040	924,811	403,646	317,243		5,515	608,718	157,999	234,739	339,092
2005	26	4,992	293,488	190,602	92,430		2,324	174,853	236,500	76,702	120,171
2006	214	38,629	1,574,705	593,806	491,004	780	28,867	743,054	264,639	831,192	580,638
2007	542	26,156	841,527	210,571	106,914	600	15,498	466,275	149,851	151,299	48,614
TOTAL	827	78,817	4,306,479	1,492,699	1,082,535	1,380	52,204	2,364,908	844,746	1,529,285	1,248,047
O.D.											23,415

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,804,615	4,949,265	1,271,462			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	525,023	-210,829	7,033			
TOTAL LOSSES	7,329,638	4,738,436	1,278,495			
EXPECTED LOSSES	9,410,490	6,610,436	907,984			
CREDIBILITY	.09	.22	.31			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.793	1.806	.487	5.086		
INDICATED (POST-TEST)	2.159	1.396	.376	3.931		
PRES. ON RATE LEVEL	3.594	2.525	.346	6.465		
DERIVED BY FORMULA	3.465	2.277	.355	6.097		
UNDERLYING PRES. RATE	3.586	2.519	.346	6.451		
PROPOSED	3.465	2.277	.355	6.097		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	6.315
IND. RATES				6.32	MINIMUM PREMIUM	
MAN. RATES	8.13	7.10	6.60	+ 6.32	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	259,612	11,649,159	4.487			259,612	2		17	29	226	274
2004	237,089	9,134,777	3.852			237,089			20	38	303	361
2005	283,996	10,583,743	3.726			283,996	3		20	37	256	316
2006	282,661	12,916,260	4.569			282,661			21	53	300	374
2007	329,361	9,338,356	2.835			329,361			8	42	282	332
TOTAL	1,392,719	53,622,295	3.850			1,392,719	5		86	199	1367	1657
O.D.		195,978	.014						1		2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	108,796		2,629,643	772,602	1,157,195			4,973,642	409,952	1,045,577	551,752
2004			2,930,001	1,182,535	1,153,870			1,270,210	603,002	1,295,964	699,195
2005	231,221		3,638,912	1,423,809	1,245,301	112,897		1,016,180	899,284	1,353,595	662,544
2006			3,197,224	2,135,932	1,494,025			1,876,741	1,343,524	1,929,510	939,304
2007			1,212,446	1,522,088	1,769,084			425,702	1,215,491	2,385,864	807,681
TOTAL	340,017		13,608,226	7,036,966	6,819,475	112,897		9,562,475	4,471,253	8,010,510	3,660,476
O.D.			115,893		9,920			48,189		10,732	11,244

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	205,516		3,506,266	1,093,232	1,627,008			2,480,435	647,315	1,472,176	657,137
2004	169	46,388	4,699,906	1,564,160	1,602,687		26,091	2,909,868	904,693	1,743,500	794,985
2005	418,503	108,904	6,407,647	1,666,289	1,681,100	232,198	45,524	2,957,176	1,086,472	1,758,894	742,712
2006	994	197,064	7,914,327	2,091,466	1,846,383	8,592	217,555	5,614,378	1,450,897	2,207,341	1,035,113
2007	3,337	230,016	7,387,505	1,702,322	1,844,926	4,960	144,402	4,269,659	1,262,523	2,080,568	860,988
TOTAL	628,519	582,372	29,915,651	8,117,469	8,602,104	245,750	433,572	18,231,516	5,351,900	9,262,479	4,090,935
O.D.		1,981	185,077	2,523	12,400	2	1,167	119,997	1,694	13,721	12,443

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	50,345,604	31,364,290	4,103,378	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,279,736	-628,871	23,984	
TOTAL LOSSES	52,625,340	30,735,419	4,127,362	
EXPECTED LOSSES	40,709,176	22,826,665	2,757,584	
CREDIBILITY	.27	.67	.95	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.779	2.207	.296	6.282
INDICATED (POST-TEST)	2.921	1.706	.229	4.856
PRES. ON RATE LEVEL	2.929	1.643	.198	4.770
DERIVED BY FORMULA	2.927	1.685	.227	4.839
UNDERLYING PRES. RATE	2.923	1.639	.198	4.760
PROPOSED	2.927	1.685	.227	4.839

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	5.012
IND. RATES				5.01	MINIMUM PREMIUM	
MAN. RATES	5.35	4.93	4.87	+ 5.01	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
2003	529	48,549	91.775								
2004	545	446,943	820.078			2			4		6
2005	539	266,196	493.870			1		1	2		4
2006	549	171,374	312.156					2	6		8
2007	542	552,557	1019.477			2		2	3		7
TOTAL	2,704	1,485,619	549.415			5		5	15		25

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			325,956		13,979			62,940		33,392	48,549
2004			125,592	39,303	4,774			61,653	22,409	2,853	10,676
2005				71,380	21,333				36,217	24,445	9,612
2006			257,909	41,842	9,565			125,032	58,326	27,086	17,999
2007			709,457	152,525	49,651			249,625	116,952	87,776	32,797
TOTAL											119,633

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			504,440	3,441	20,189			155,625	2,259	44,754	57,822
2004		5,089	211,000	44,966	8,949		1,465	155,634	27,389	5,674	12,139
2005	5	3,590	98,064	60,689	28,096		2,482	45,006	31,982	29,146	10,775
2006	16	2,294	443,085	52,181	21,619	25	1,996	347,628	56,848	33,082	19,835
2007	116	15,685	161,277	78,853	501	476	14,738	118,478	112,656	135,533	
TOTAL	137	26,658					20,681	703,893			

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,008,459	471,264	135,533	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	17,267	-9,581	578	
TOTAL LOSSES	2,025,726	461,683	136,111	
EXPECTED LOSSES	309,344	312,358	72,165	
CREDIBILITY	.02	.08	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	749.159	170.741	50.337	970.237
INDICATED (POST-TEST)	579.100	131.983	38.911	749.994
PRES. ON RATE LEVEL	114.654	115.771	26.747	257.172
DERIVED BY FORMULA	123.943	117.068	28.572	269.583
UNDERLYING PRES. RATE	114.402	115.517	26.688	256.607
PROPOSED	123.943	117.068	28.572	269.583

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	279.234
IND. RATES				279.23	MINIMUM PREMIUM	
MAN. RATES	253.02	253.67	262.54	+279.23	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	3,762	2,762,206	734.238			8	5	16	29
2004	5,032	3,262,300	648.310			12	13	12	37
2005	7,148	2,181,058	305.128			6	8	28	42
2006	7,072	3,017,739	426.716		1	5	13	18	37
2007	7,922	2,420,959	305.599			3	17	23	43
TOTAL	30,936	13,644,262	441.048		1	34	56	97	188

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,394,956	205,339	66,056			752,005	203,088	44,600	96,162
2004			1,546,718	727,624	88,762			382,242	373,728	82,978	60,248
2005			887,272	398,671	197,429			322,632	129,150	175,273	70,631
2006		135,111	847,046	824,707	89,984		70,000	390,823	375,182	126,932	157,954
2007			432,662	1,068,793	104,516			127,419	393,863	198,637	95,069
TOTAL		135,111	5,108,654	3,225,134	546,747		70,000	1,975,121	1,475,011	628,420	480,064

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,187,290	290,554	92,875			1,822,108	320,676	62,796	114,529
2004	106	24,547	2,525,914	948,243	137,038		8,860	1,018,149	536,711	120,581	68,502
2005	58	27,025	1,588,948	455,133	276,687		13,311	838,737	164,509	230,978	79,177
2006	326	265,845	2,313,739	728,397	170,082	2,116	233,395	1,326,600	359,154	176,616	174,065
2007	2,185	92,182	2,974,220	777,155	214,223	1,334	34,539	984,522	290,916	208,608	101,344
TOTAL	2,675	409,599	11,590,111	3,199,482	890,905	3,450	290,105	5,990,116	1,671,966	799,579	537,617

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	18,286,056	6,561,932	537,617			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	494,632	-129,484	3,153			
TOTAL LOSSES	18,780,688	6,432,448	540,770			
EXPECTED LOSSES	8,966,861	5,170,397	341,039			
CREDIBILITY	.23	.54	.41			
PURE PREMIUMS						
INDICATED (PRE-TEST)	607.082	207.928	17.480	832.490		
INDICATED (POST-TEST)	469.274	160.728	13.512	643.514		
PRES. ON RATE LEVEL	290.490	167.500	11.048	469.038		
DERIVED BY FORMULA	331.610	163.843	12.058	507.511		
UNDERLYING PRES. RATE	289.852	167.132	11.024	468.008		
PROPOSED	331.610	163.843	12.058	507.511		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	525.679
IND. RATES				525.68	MINIMUM PREMIUM	
MAN. RATES	428.03	440.53	478.83	+525.68	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	636,938	6,771,251	1.063	1		14	32	153	200	
2004	497,114	6,772,421	1.362			10	34	187	231	
2005	467,259	8,231,743	1.761			18	31	182	231	
2006	495,513	5,925,776	1.195			11	22	138	171	
2007	539,372	5,760,042	1.067			5	14	179	198	
TOTAL	2,636,196	33,461,233	1.269	1		58	133	839	1031	
O.D.		192,115	.007				2		2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	224,511		2,032,780	1,026,097	521,475			749,689	555,680	897,346	763,673
2004			1,355,659	1,027,922	1,001,149			677,140	571,517	1,278,155	860,879
2005			2,208,776	1,345,341	1,065,699			729,799	654,143	1,346,175	881,810
2006			1,543,774	1,075,403	552,234			628,460	562,850	888,663	674,392
2007			648,555	740,325	937,164			308,875	691,066	1,505,608	928,449
TOTAL	224,511		7,789,544	5,215,088	4,077,721			3,093,963	3,035,256	5,915,947	4,109,203
O.D.				111,474					49,656		30,985

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	424,101		3,131,897	1,451,929	733,194			1,735,033	877,420	1,263,465	909,535
2004	142	22,776	2,342,678	1,348,677	1,386,808		15,985	1,827,041	849,618	1,716,923	978,819
2005	194	72,414	4,261,655	1,539,357	1,434,749		33,680	2,195,127	809,468	1,731,765	988,509
2006	499	95,111	3,839,653	1,025,912	708,856	3,365	87,918	2,265,836	611,173	1,009,130	743,180
2007	1,637	118,007	3,782,913	858,727	971,265	3,102	91,113	2,653,918	757,072	1,306,215	989,727
TOTAL	426,573	308,308	17,358,796	6,224,602	5,234,872	6,467	228,696	10,676,955	3,904,751	7,027,498	4,609,770
O.D.	164	5,030	175,380	92,721	8,124	63	1,345	47,613	47,189	3,512	33,667

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	29,235,390	22,543,269	4,643,437			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,527,113	-561,939	27,769			
TOTAL LOSSES	30,762,503	21,981,330	4,671,206			
EXPECTED LOSSES	26,968,286	18,242,476	3,479,778			
CREDIBILITY	.42	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.167	.834	.177	2.178		
INDICATED (POST-TEST)	.902	.645	.137	1.684		
PRES. ON RATE LEVEL	1.025	.694	.132	1.851		
DERIVED BY FORMULA	.973	.645	.137	1.755		
UNDERLYING PRES. RATE	1.023	.692	.132	1.847		
PROPOSED	.973	.645	.137	1.755		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	1.817
IND. RATES				1.82	MINIMUM PREMIUM	
MAN. RATES	2.18	1.96	1.89	+ 1.82	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	40,374	885,920	2.194			40,374			1	1	23	25
2004	40,054	552,098	1.378			40,054				2	24	26
2005	39,926	813,182	2.036			39,926			1	1	24	26
2006	39,964	547,486	1.369			39,964			1	1	21	23
2007	39,843	334,480	.839			39,843				1	25	26
TOTAL	200,161	3,133,166	1.565			200,161			3	6	117	126
O.D.		230										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			104,807	86,697	159,851			44,889	93,919	302,368	93,389
2004				67,056	160,878				1,348	142,591	180,225
2005			239,514	31,387	60,202			227,458	32,821	147,615	74,185
2006			108,326	59,171	90,862			53,947	76,750	103,752	54,678
2007				50,961	100,765				4,859	96,925	80,970
TOTAL			452,647	295,272	572,558			326,294	209,697	793,251	483,447
O.D.											230

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			164,337	122,676	224,751			108,766	148,298	425,736	111,226
2004	10	220	22,273	88,990	220,690		36	5,596	5,201	189,782	204,916
2005	5	6,526	384,193	42,436	80,438		8,920	555,913	54,783	189,453	83,161
2006	30	7,058	278,524	65,495	106,088	305	9,204	232,229	78,409	118,320	60,255
2007	105	7,490	254,236	67,643	99,371	52	2,132	71,427	22,567	79,015	86,314
TOTAL	150	21,294	1,103,563	387,240	731,338	357	20,292	973,931	309,258	1,002,306	545,872
O.D.											262

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,119,587	2,430,142	546,134	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	172,729	-80,261	2,971	
TOTAL LOSSES	2,292,316	2,349,881	549,105	
EXPECTED LOSSES	3,092,487	2,600,091	372,299	
CREDIBILITY	.08	.18	.26	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.145	1.174	.274	2.593
INDICATED (POST-TEST)	.885	.908	.212	2.005
PRES. ON RATE LEVEL	1.548	1.302	.187	3.037
DERIVED BY FORMULA	1.495	1.231	.194	2.920
UNDERLYING PRES. RATE	1.545	1.299	.186	3.030
PROPOSED	1.495	1.231	.194	2.920

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.024
IND. RATES				3.02	MINIMUM PREMIUM	
MAN. RATES	3.42	3.21	3.10	+ 3.02	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2003	867,799	11,126,487	1.282			867,799			20	57	213	290
2004	919,347	14,497,966	1.576			919,347			26	72	260	358
2005	998,762	16,680,114	1.670			998,762			32	70	272	374
2006	993,482	13,985,053	1.407			993,482	1		18	72	275	366
2007	1,048,576	9,753,793	.930			1,048,576	1		4	43	283	331
TOTAL	4,827,966	66,043,413	1.368			4,827,966	2		100	314	1303	1719
O.D.		62,769	.001							1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2003			3,086,416	1,592,696	1,211,999			1,329,935	1,126,874	1,486,277	1,292,290
2004			3,624,629	2,446,984	2,001,349			1,194,980	1,913,500	1,948,097	1,368,427
2005			5,115,697	2,348,012	1,921,981			1,882,334	1,846,616	2,119,333	1,446,141
2006	3,000		2,531,149	2,705,674	1,855,046	3,000		1,180,256	1,893,811	1,927,059	1,886,058
2007	174,874		732,710	1,065,315	2,124,455	1,000		226,515	898,346	3,105,578	1,425,000
TOTAL	177,874		15,090,601	10,158,681	9,114,830	4,000		5,814,020	7,679,147	10,586,344	7,417,916
O.D.				31,696	3,305				1,904	9,240	16,624

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2003			4,839,499	2,253,666	1,704,071			3,222,432	1,779,333	2,092,682	1,539,117
2004	349	59,676	6,132,590	3,206,689	2,781,018		27,845	3,370,218	2,765,000	2,640,575	1,555,901
2005	335	158,405	9,321,570	2,720,588	2,596,091		84,597	5,508,349	2,185,024	2,783,291	1,621,124
2006	5,785	195,819	7,920,531	2,568,264	2,268,365	16,619	205,070	5,114,809	1,851,518	2,241,087	2,078,436
2007	253,567	193,354	6,310,092	1,480,791	2,118,727	6,075	125,180	3,872,006	1,194,046	2,621,082	1,519,050
TOTAL	260,036	607,254	34,524,282	12,229,998	11,468,272	22,694	442,692	21,087,814	9,774,921	12,378,717	8,313,628
O.D.	7	894	39,427	25,992	6,065		181	4,532	2,447	10,156	18,872

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	56,989,813	45,896,568	8,332,500			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	2,641,384	-997,450	51,274			
TOTAL LOSSES	59,631,197	44,899,118	8,383,774			
EXPECTED LOSSES	47,410,626	34,230,279	6,131,518			
CREDIBILITY	.63	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.235	.930	.174	2.339		
INDICATED (POST-TEST)	.955	.719	.135	1.809		
PRES. ON RATE LEVEL	.984	.711	.127	1.822		
DERIVED BY FORMULA	.966	.719	.135	1.820		
UNDERLYING PRES. RATE	.982	.709	.127	1.818		
PROPOSED	.966	.719	.135	1.820		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	1.885
IND. RATES				1.89	MINIMUM PREMIUM	
MAN. RATES	1.86	1.82	1.86	+ 1.89	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	1,294,401	23,193,629	1.791				1,294,401		1	34	111	653	799
2004	1,736,605	27,541,760	1.585				1,736,605	1		49	127	709	886
2005	1,693,879	28,617,182	1.689				1,693,879		2	40	125	722	889
2006	1,661,092	21,659,912	1.303				1,661,092	1		15	97	688	801
2007	1,768,244	27,289,533	1.543				1,768,244			12	116	723	851
TOTAL	8,154,221	128,302,016	1.573				8,154,221	2	3	150	576	3495	4226
O.D.		1,065,583	.013							2	3	19	24

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		197,280	5,619,410	2,682,863	2,902,391		40,000	2,390,194	2,091,887	4,479,372	2,790,232
2004	3,000		7,240,188	4,335,595	2,810,162	68,524		2,737,781	3,016,744	3,757,045	3,572,721
2005		385,816	5,547,131	4,651,833	3,437,645		657,032	3,043,419	2,847,991	4,490,674	3,555,641
2006	227,016		1,864,165	3,484,220	3,514,688			955,209	2,860,226	5,224,221	3,530,167
2007			1,832,410	3,170,511	3,851,836			5,167,434	3,218,467	6,619,173	3,429,702
TOTAL	230,016	583,096	22,103,304	18,325,022	16,516,722	68,524	697,032	14,294,037	14,035,315	24,570,485	16,878,463
O.D.			271,841	155,344	143,565			110,475	45,926	143,331	195,101

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		545,282	8,765,544	3,796,252	4,080,756		102,600	5,634,382	3,303,089	6,306,965	3,323,166
2004	5,189	118,094	12,142,982	5,675,586	3,925,362	118,008	64,230	7,480,817	4,395,663	5,079,966	4,062,184
2005	663	747,728	11,518,729	5,259,836	4,623,575		859,150	8,847,078	3,443,163	5,822,263	3,985,874
2006	360,501	219,499	8,842,594	3,374,630	4,133,105	6,354	257,338	6,400,925	2,748,699	5,808,543	3,890,244
2007	6,777	443,474	14,481,327	3,530,319	3,970,255	13,733	400,325	11,757,265	3,421,988	5,758,364	3,656,062
TOTAL	373,130	2,074,077	55,751,176	21,636,623	20,733,053	138,095	1,683,643	40,120,467	17,312,602	28,776,101	18,917,530
O.D.	49	11,475	553,197	185,375	192,901	552	10,772	301,991	92,515	159,681	220,967

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	101,018,624	89,088,851	19,138,497			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	4,252,275	-1,985,675	114,565			
TOTAL LOSSES	105,270,899	87,103,176	19,253,062			
EXPECTED LOSSES	76,568,135	67,516,949	13,699,092			
CREDIBILITY	.89	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.291	1.068	.236	2.595		
INDICATED (POST-TEST)	.998	.826	.182	2.006		
PRES. ON RATE LEVEL	.941	.830	.168	1.939		
DERIVED BY FORMULA	.992	.826	.182	2.000		
UNDERLYING PRES. RATE	.939	.828	.168	1.935		
PROPOSED	.992	.826	.182	2.000		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.071
IND. RATES				2.07	MINIMUM PREMIUM	
MAN. RATES	2.10	2.06	1.98	+ 2.07	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	91,249	1,278,856	1.401			91,249				3	59	62
2004	80,828	1,973,316	2.441			80,828			3	1	61	65
2005	80,072	3,994,239	4.988			80,072			4	5	44	53
2006	81,748	2,030,989	2.484			81,748			2	6	49	57
2007	85,599	1,083,804	1.266			85,599				5	34	39
TOTAL	419,496	10,361,204	2.470			419,496			9	20	247	276
O.D.		93,602	.022							1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				88,519	609,220				40,361	430,116	110,640
2004			461,123	47,321	692,311			141,404	4,166	459,273	167,718
2005			471,838	121,067	551,942			261,432	2,125,569	339,890	122,501
2006			434,985	246,907	510,182			74,266	139,191	438,318	187,140
2007				212,185	275,380				67,163	289,315	239,761
TOTAL			1,367,946	715,999	2,639,035			477,102	2,376,450	1,956,912	827,760
O.D.				52,186	7,348				15,762	16,143	2,163

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				125,254	856,562				63,730	605,605	131,772
2004	7	8,044	764,816	78,605	947,729		3,386	364,815	19,842	611,985	190,695
2005	8	14,419	853,215	106,881	710,938		14,244	969,058	684,778	464,421	137,324
2006	127	30,918	1,209,927	289,361	586,675	445	17,249	440,565	165,282	480,359	206,228
2007	448	24,997	848,299	233,055	278,496	289	8,926	294,706	98,607	241,572	255,585
TOTAL	590	78,378	3,676,257	833,156	3,380,400	734	43,805	2,069,144	1,032,239	2,403,942	921,604
O.D.	8	492	28,628	55,409	12,098		103	8,927	17,235	22,409	2,433

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,907,066	7,756,888	924,037			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	297,198	-169,452	5,255			
TOTAL LOSSES	6,204,264	7,587,436	929,292			
EXPECTED LOSSES	5,289,844	5,537,348	654,413			
CREDIBILITY	.12	.30	.43			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.479	1.809	.222	3.510		
INDICATED (POST-TEST)	1.143	1.398	.172	2.713		
PRES. ON RATE LEVEL	1.264	1.323	.156	2.743		
DERIVED BY FORMULA	1.249	1.346	.163	2.758		
UNDERLYING PRES. RATE	1.261	1.320	.156	2.737		
PROPOSED	1.242	1.339	.162	2.743		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.841
IND. RATES				2.84	MINIMUM PREMIUM	
MAN. RATES	3.01	2.83	2.80	+ 2.84	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	82,847	2,619,101	3.161			82,847	1		5	8	42	56
2004	85,913	953,523	1.109			85,913				2	32	34
2005	87,210	1,193,676	1.368			87,210			1	4	30	35
2006	85,497	2,902,348	3.394			85,497			4	11	43	58
2007	85,751	1,652,177	1.926			85,751	2			10	41	53
TOTAL	427,218	9,320,825	2.182			427,218	3		10	35	188	236
O.D.		523										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	108,288		759,949	106,617	189,271	368,345		528,610	150,809	257,475	149,737
2004				32,407	334,039				26,673	427,481	132,923
2005			109,673	137,459	352,142			19,325	119,683	300,552	154,842
2006			672,193	409,735	236,106			391,405	739,214	323,331	130,364
2007	188,069			410,297	159,574				242,355	456,223	195,659
TOTAL	296,357		1,541,815	1,096,515	1,271,132	368,345		939,340	1,278,734	1,765,062	763,525
O.D.											523

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	183,369		1,126,496	150,863	266,115	692,086		1,129,910	238,127	362,523	178,337
2004	4	420	27,032	48,021	456,661		119	21,468	47,428	569,459	151,133
2005	20	5,224	310,021	168,265	455,502		1,904	141,959	144,907	383,254	173,578
2006	197	38,431	1,543,245	378,146	298,163	2,207	63,732	1,579,410	562,079	404,962	143,661
2007	270,935	32,357	1,096,363	324,886	188,715	780	20,691	675,877	236,380	395,804	208,572
TOTAL	454,525	76,432	4,103,157	1,070,181	1,665,156	695,073	86,446	3,548,624	1,228,921	2,116,002	855,281
O.D.											609

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,964,257	6,080,260	855,890	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	224,026	-113,729	4,695	
TOTAL LOSSES	9,188,283	5,966,531	860,585	
EXPECTED LOSSES	4,020,121	3,703,980	585,289	
CREDIBILITY	.12	.30	.43	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.151	1.397	.201	3.749
INDICATED (POST-TEST)	1.663	1.080	.155	2.898
PRES. ON RATE LEVEL	.943	.869	.137	1.949
DERIVED BY FORMULA	1.029	.932	.145	2.106
UNDERLYING PRES. RATE	.941	.867	.137	1.945
PROPOSED	1.029	.932	.145	2.106

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	TOTAL
IND. RATES				2.18	MINIMUM PREMIUM	
MAN. RATES	1.97	1.91	1.99	+ 2.18	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	240,924	1,800,130	.747			240,924		1	4	3	22	30
2004	233,162	1,306,607	.560			233,162			4	1	18	23
2005	234,174	757,229	.323			234,174			2	2	8	12
2006	248,780	375,449	.150			248,780				2	15	17
2007	250,552	753,967	.300			250,552				2	19	21
TOTAL	1,207,592	4,993,382	.413			1,207,592		1	10	10	82	103
O.D.		679										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		275,177	600,036	115,243	137,087		108,336	292,167	53,411	135,921	82,752
2004			580,047	57,698	67,279			394,702	20,768	143,955	42,158
2005			298,389	146,824	73,127			71,316	79,206	54,000	34,367
2006				92,478	101,479				40,069	73,374	68,049
2007				51,784	225,366				84,406	332,892	59,519
TOTAL		275,177	1,478,472	464,027	604,338		108,336	758,185	277,860	740,142	286,845
O.D.											679

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		669,925	940,856	163,069	192,745		244,758	707,920	84,336	191,375	98,558
2004	9	8,953	892,004	80,696	94,634		8,797	938,381	41,499	193,932	47,934
2005	21	9,228	542,604	166,942	102,137		3,283	213,871	91,354	73,118	38,525
2006	21	4,149	167,838	88,169	117,735	29	2,684	63,246	40,087	81,569	74,990
2007	129	12,882	437,733	110,208	216,323	355	10,634	350,164	117,701	278,740	63,447
TOTAL	180	705,137	2,981,035	609,084	723,574	384	270,156	2,273,582	374,977	818,734	323,454
O.D.											760

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,230,474	2,526,369	324,214			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	215,067	-57,955	1,970			
TOTAL LOSSES	6,445,541	2,468,414	326,184			
EXPECTED LOSSES	3,840,141	1,932,146	241,518			
CREDIBILITY	.25	.61	.86			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.534	.204	.027	.765		
INDICATED (POST-TEST)	.413	.158	.021	.592		
PRES. ON RATE LEVEL	.319	.160	.020	.499		
DERIVED BY FORMULA	.343	.159	.021	.523		
UNDERLYING PRES. RATE	.318	.160	.020	.498		
PROPOSED	.343	.159	.021	.523		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	.541
IND. RATES				.54	MINIMUM PREMIUM	
MAN. RATES	.51	.51	.51	+ .54	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	44,813	2,211,322	4.934			4	4	45	53
2004	50,648	2,720,837	5.372			9	6	42	57
2005	52,525	1,708,116	3.252			3	8	24	35
2006	53,045	1,457,843	2.748			3	3	36	42
2007	54,259	2,438,092	4.493			2	7	39	48
TOTAL	255,290	10,536,210	4.127			21	28	186	235

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			875,118	167,904	221,238			124,389	186,472	541,022	95,179
2004			1,333,012	128,336	245,802			514,914	90,761	293,170	114,842
2005			464,578	526,634	83,729			84,599	310,016	111,147	127,413
2006			476,750	154,023	224,222			186,278	73,621	227,336	115,613
2007			326,437	345,235	469,485			445,978	226,000	485,075	139,882
TOTAL			3,475,895	1,322,132	1,244,476			1,356,158	886,870	1,657,750	592,929

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,372,185	237,584	311,061			301,393	294,440	761,760	113,358
2004	18	21,111	2,097,969	182,046	342,049		11,982	1,292,728	146,637	394,733	130,575
2005	76	17,027	999,563	573,848	132,389		5,303	373,135	341,972	158,345	142,830
2006	112	25,369	1,000,148	179,231	266,559	936	21,176	563,562	101,575	252,686	127,406
2007	779	57,142	1,829,418	412,530	483,855	1,817	57,710	1,452,852	287,385	433,076	149,114
TOTAL	985	120,649	7,299,283	1,585,239	1,535,913	2,753	96,171	3,983,670	1,172,009	2,000,600	663,283

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,503,511	6,293,761	663,283	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	450,109	-147,638	4,633	
TOTAL LOSSES	11,953,620	6,146,123	667,916	
EXPECTED LOSSES	8,087,588	5,001,132	559,085	
CREDIBILITY	.09	.22	.31	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.682	2.408	.262	7.352
INDICATED (POST-TEST)	3.619	1.861	.203	5.683
PRES. ON RATE LEVEL	3.175	1.963	.220	5.358
DERIVED BY FORMULA	3.215	1.941	.215	5.371
UNDERLYING PRES. RATE	3.168	1.959	.219	5.346
PROPOSED	3.215	1.941	.215	5.371

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	5.563
IND. RATES				5.56	MINIMUM PREMIUM	
MAN. RATES	5.66	5.53	5.47	+ 5.56	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	398,513	11,622,360	2.916			398,513			21	36	277	334
2004	417,315	12,313,455	2.950			417,315		1	27	25	300	353
2005	418,114	11,735,091	2.806			418,114			26	32	269	327
2006	434,852	9,210,590	2.118			434,852	1		20	33	205	259
2007	446,241	7,710,572	1.727			446,241			5	27	218	250
TOTAL	2,115,035	52,592,068	2.487			2,115,035	1	1	99	153	1269	1523
O.D.		311,411	.014						2		4	6

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			3,177,836	1,528,582	2,130,956			1,339,599	775,004	1,716,614	953,769
2004		264,685	4,410,496	1,073,040	2,062,046		70,000	1,546,037	347,408	1,654,079	885,664
2005			3,793,097	1,582,552	1,474,675			1,901,157	670,966	1,527,930	784,714
2006	3,000		2,733,767	1,556,290	960,431			1,064,863	830,237	1,255,477	806,525
2007			686,998	1,199,592	1,853,293			241,989	865,214	1,882,334	981,152
TOTAL	3,000	264,685	14,802,194	6,940,056	8,481,401		70,000	6,093,645	3,488,829	8,036,434	4,411,824
O.D.			227,282		27,949			44,028		6,619	5,533

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			4,982,849	2,162,942	2,996,123			3,245,847	1,223,729	2,416,994	1,135,939
2004	155	658,679	6,956,273	1,456,759	2,846,153		215,206	3,709,952	561,500	2,216,162	1,007,000
2005	228	113,307	6,667,280	1,849,532	1,980,709		68,171	4,316,406	884,706	1,971,572	879,664
2006	5,543	158,694	6,368,935	1,531,986	1,213,584	5,637	140,425	3,637,342	909,606	1,432,790	888,791
2007	2,643	187,783	6,136,754	1,474,272	1,875,585	3,449	100,887	3,043,736	927,903	1,627,653	1,045,908
TOTAL	8,569	1,118,463	31,112,091	8,475,491	10,912,154	9,086	524,689	17,953,283	4,507,444	9,665,171	4,957,302
O.D.		3,143	355,661	4,508	37,669	2	256	108,424	1,006	7,145	6,123

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	51,193,667	33,610,588	4,963,425			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	2,568,494	-788,274	28,028			
TOTAL LOSSES	53,762,161	32,822,314	4,991,453			
EXPECTED LOSSES	45,959,710	26,501,389	3,405,207			
CREDIBILITY	.36	.88	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.542	1.552	.236	4.330		
INDICATED (POST-TEST)	1.965	1.200	.182	3.347		
PRES. ON RATE LEVEL	2.178	1.256	.161	3.595		
DERIVED BY FORMULA	2.101	1.207	.182	3.490		
UNDERLYING PRES. RATE	2.173	1.253	.161	3.587		
PROPOSED	2.101	1.207	.182	3.490		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.614
IND. RATES				3.61	MINIMUM PREMIUM	
MAN. RATES	3.93	3.74	3.67	+ 3.61	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	69,912	1,672,320	2.392			5	3	25	33
2004	79,628	2,012,976	2.527			4	4	28	36
2005	96,998	2,226,675	2.295			2	5	42	49
2006	80,271	721,386	.898				2	32	34
2007	113,174	1,020,526	.901				2	38	40
TOTAL	439,983	7,653,883	1.740			11	16	165	192
O.D.		500							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			619,587	224,044	112,980			155,570	108,645	266,419	185,075
2004			722,012	92,678	140,822			558,465	22,574	263,669	212,756
2005			369,779	168,062	636,266			59,005	106,197	556,159	331,207
2006				22,557	124,270				27,682	352,784	194,093
2007				78,200	327,770				39,905	326,804	247,847
TOTAL			1,711,378	585,541	1,342,108			773,040	305,003	1,765,835	1,170,978
O.D.											500

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			971,513	317,023	158,849			376,946	171,551	375,118	220,424
2004	13	8,909	887,892	126,819	195,546		8,234	880,378	46,207	353,150	241,904
2005	26	13,086	774,846	223,174	821,636		3,679	255,876	146,073	702,715	371,283
2006	6	2,583	95,911	34,369	138,330	18	4,874	131,351	58,390	377,977	213,890
2007	191	18,917	642,703	162,192	314,906	246	8,357	277,288	90,069	268,947	264,205
TOTAL	236	43,495	3,372,865	863,577	1,629,267	264	25,144	1,921,839	512,290	2,077,907	1,311,706
O.D.											562

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,363,843	5,083,041	1,312,268			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	352,280	-125,941	9,496			
TOTAL LOSSES	5,716,123	4,957,100	1,321,764			
EXPECTED LOSSES	6,322,554	4,751,816	1,051,560			
CREDIBILITY	.13	.31	.44			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.299	1.127	.300	2.726		
INDICATED (POST-TEST)	1.004	.871	.232	2.107		
PRES. ON RATE LEVEL	1.440	1.082	.240	2.762		
DERIVED BY FORMULA	1.383	1.017	.236	2.636		
UNDERLYING PRES. RATE	1.437	1.080	.239	2.756		
PROPOSED	1.383	1.017	.236	2.636		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.730
IND. RATES				2.73	MINIMUM PREMIUM	
MAN. RATES	3.17	2.98	2.82	+ 2.73	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	667,023	17,977,202	2.695			667,023		1	36	66	350	453
2004	673,466	19,005,989	2.822			673,466			40	57	323	420
2005	709,785	18,053,173	2.543			709,785	2		30	70	386	488
2006	766,656	21,188,295	2.763			766,656			30	96	364	490
2007	780,997	18,135,843	2.322			780,997	1		9	65	388	463
TOTAL	3,597,927	94,360,502	2.623			3,597,927		4	145	354	1811	2314
O.D.		471,329	.013							2	2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		76,813	5,247,057	1,791,444	2,265,787		30,916	2,637,983	1,899,547	2,480,696	1,546,959
2004			5,676,495	1,893,756	2,228,313			4,046,448	1,083,535	2,418,521	1,658,921
2005		303,696	4,737,734	2,380,861	2,323,659		329,195	1,693,319	1,460,701	2,832,797	1,991,211
2006			4,351,220	3,593,579	2,264,499			2,604,489	3,077,985	3,154,919	2,141,604
2007		613,374	1,237,240	2,611,060	2,958,287		3,018,099	480,669	1,657,127	3,846,178	1,713,809
TOTAL		993,883	21,249,746	12,270,700	12,040,545		3,378,210	11,462,908	9,178,895	14,733,111	9,052,504
O.D.				112,527	5,871				291,211	19,807	41,913

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		212,311	8,027,158	2,534,897	3,185,695		79,300	5,578,686	2,999,383	3,492,822	1,842,428
2004	272	87,188	8,777,422	2,520,088	3,088,860		65,691	7,215,048	1,646,794	3,256,486	1,886,193
2005	341	733,614	8,924,901	2,773,064	3,105,852		704,125	5,084,373	1,806,393	3,651,284	2,232,148
2006	1,492	287,846	11,616,882	3,412,156	2,809,079	10,920	313,261	7,919,398	2,574,233	3,621,520	2,360,048
2007	5,635	456,223	11,476,011	2,827,175	3,065,362	23,979	759,819	6,157,750	1,849,276	3,316,014	1,826,920
TOTAL	7,740	1,777,182	48,822,374	14,067,380	15,254,848	34,899	1,922,196	31,955,255	10,876,079	17,338,126	10,147,737
O.D.	20	1,615	79,286	121,733	10,274	43	2,478	108,978	387,695	26,030	46,062

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	84,712,066	58,082,165	10,193,799			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	3,965,227	-1,246,485	61,782			
TOTAL LOSSES	88,677,293	56,835,680	10,255,581			
EXPECTED LOSSES	70,915,141	43,031,207	7,375,750			
CREDIBILITY	.52	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.465	1.580	.285	4.330		
INDICATED (POST-TEST)	1.905	1.221	.220	3.346		
PRES. ON RATE LEVEL	1.975	1.199	.205	3.379		
DERIVED BY FORMULA	1.939	1.221	.220	3.380		
UNDERLYING PRES. RATE	1.971	1.196	.205	3.372		
PROPOSED	1.938	1.221	.220	3.379		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.499
IND. RATES				3.50	MINIMUM PREMIUM	
MAN. RATES	3.95	3.61	3.45	+ 3.50	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	358,556	8,042,434	2.243			358,556			22	35	152	209
2004	372,762	7,423,392	1.991			372,762			9	37	155	201
2005	361,396	5,559,510	1.538			361,396	1		11	29	157	198
2006	382,988	6,710,902	1.752			382,988		1	14	27	123	165
2007	369,803	4,176,984	1.129			369,803	1		4	14	102	121
TOTAL	1,845,505	31,913,222	1.729			1,845,505	2	1	60	142	689	894
O.D.		9,807									1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			3,073,195	970,236	1,003,281			1,040,791	430,481	915,535	608,915
2004			1,538,154	744,100	949,990			1,740,628	796,657	965,245	688,618
2005	3,000		1,476,622	663,037	668,866			565,304	316,623	1,160,282	705,776
2006		292,716	2,362,280	778,995	618,224		37,398	906,517	421,306	755,426	538,040
2007	351,975		523,932	645,443	556,449	4,220		184,183	284,979	895,038	730,765
TOTAL	354,975	292,716	8,974,183	3,801,811	3,796,810	4,220	37,398	4,437,423	2,250,046	4,691,526	3,272,114
O.D.					2,025					2,884	4,898

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			4,818,769	1,372,886	1,410,604			2,521,836	679,729	1,289,068	725,218
2004	102	20,261	2,057,728	982,881	1,312,298		19,167	2,209,842	1,162,451	1,306,181	782,959
2005	5,522	46,052	2,712,699	776,323	894,259		25,057	1,613,112	429,903	1,477,271	791,175
2006	547	572,565	4,713,278	839,969	779,360	4,550	198,639	2,685,989	509,707	861,292	592,920
2007	506,930	89,738	2,863,062	657,369	600,951	9,852	48,151	1,384,058	375,528	762,821	778,995
TOTAL	513,101	728,616	17,165,536	4,629,428	4,997,472	14,402	291,014	10,414,837	3,157,318	5,696,633	3,671,267
O.D.		7	408	115	2,582		4	324	151	3,607	5,551

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	29,128,249	18,487,306	3,676,818			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,292,807	-440,674	20,025			
TOTAL LOSSES	30,421,056	18,046,632	3,696,843			
EXPECTED LOSSES	23,142,633	14,413,393	2,491,433			
CREDIBILITY	.33	.81	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.648	.978	.200	2.826		
INDICATED (POST-TEST)	1.274	.756	.155	2.185		
PRES. ON RATE LEVEL	1.257	.783	.135	2.175		
DERIVED BY FORMULA	1.263	.761	.155	2.179		
UNDERLYING PRES. RATE	1.254	.781	.135	2.170		
PROPOSED	1.263	.761	.155	2.179		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.257
IND. RATES				2.26	MINIMUM PREMIUM	
MAN. RATES	2.29	2.22	2.22	+ 2.26	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	287,868	7,019,382	2.438			287,868			17	16	118	151
2004	294,800	8,426,671	2.858			294,800			19	22	126	167
2005	314,749	5,831,093	1.852			314,749			13	22	113	148
2006	341,268	8,118,949	2.379			341,268	1		11	24	127	163
2007	511,316	9,244,645	1.808			511,316	1	1	5	16	110	133
TOTAL	1,750,001	38,640,740	2.208			1,750,001	2	1	65	100	594	762
O.D.		11,511									1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,544,122	554,813	745,121			1,345,104	213,578	1,058,070	558,574
2004			3,250,256	685,472	654,099			1,766,650	544,476	953,381	572,337
2005			1,936,332	710,793	848,617			530,387	362,656	863,611	578,697
2006	439,643		1,778,562	869,744	995,681			832,487	963,761	1,531,715	707,356
2007	83,000	828,075	760,528	508,743	876,901	1,970	3,361,200	551,527	390,563	1,283,445	598,693
TOTAL	522,643	828,075	10,269,800	3,329,565	4,120,419	1,970	3,361,200	5,026,155	2,475,034	5,690,222	3,015,657
O.D.					5,000					2,500	4,011

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			3,849,289	785,062	1,047,636			2,387,023	337,240	1,489,769	665,262
2004	95	50,779	5,093,441	921,303	914,027		36,263	3,967,963	824,850	1,288,554	650,747
2005	103	58,867	3,465,847	848,360	1,130,124		23,613	1,522,883	461,634	1,108,417	648,719
2006	696,516	104,595	4,147,758	909,874	1,187,319	4,525	124,304	3,195,672	916,684	1,721,720	779,506
2007	120,468	231,208	3,389,586	697,353	897,145	23,424	636,548	2,639,168	586,438	1,105,670	638,207
TOTAL	817,182	445,449	19,945,921	4,161,952	5,176,251	27,949	820,728	13,712,709	3,126,846	6,714,130	3,382,441
O.D.		215	7,295	1,686	4,691	2	49	1,649	507	2,025	4,402

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	35,779,148	19,188,088	3,386,843			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,632,853	-386,962	27,607			
TOTAL LOSSES	37,412,001	18,801,126	3,414,450			
EXPECTED LOSSES	28,752,516	16,450,009	2,852,502			
CREDIBILITY	.32	.78	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.138	1.074	.195	3.407		
INDICATED (POST-TEST)	1.653	.830	.151	2.634		
PRES. ON RATE LEVEL	1.647	.942	.163	2.752		
DERIVED BY FORMULA	1.649	.855	.151	2.655		
UNDERLYING PRES. RATE	1.643	.940	.163	2.746		
PROPOSED	1.649	.855	.151	2.655		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.750
IND. RATES				2.75	MINIMUM PREMIUM	
MAN. RATES	3.04	2.82	2.81	+ 2.75	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	779,583	8,064,976	1.034	1		12	24	108	145
2004	1,119,141	9,184,678	.820			20	24	155	199
2005	1,123,648	8,844,359	.787			14	18	197	229
2006	1,162,238	7,514,971	.646			11	24	181	216
2007	1,234,399	5,539,327	.448	1		1	11	185	198
TOTAL	5,419,009	39,148,311	.722	2		58	101	826	987
O.D.		250,292	.004				1	8	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	560,554		2,088,038	987,835	811,905	31,980		1,296,002	519,803	1,084,158	684,701
2004			3,078,303	785,695	1,206,182			1,243,491	629,602	1,169,866	1,071,539
2005			2,608,552	743,042	1,106,491			1,691,197	295,024	1,483,560	916,493
2006			1,481,846	978,819	1,414,335			436,371	682,027	1,563,453	958,120
2007	266,000		151,532	339,086	1,415,390	3,120		78,489	176,637	2,358,115	750,958
TOTAL	826,554		9,408,271	3,834,477	5,954,303	35,100		4,745,550	2,303,093	7,659,152	4,381,811
O.D.				55,100	37,509				39,509	87,892	30,282

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	823,336		2,986,236	1,397,787	1,141,542	52,119		2,604,189	820,770	1,526,494	815,479
2004	110	49,757	4,973,337	1,059,322	1,669,083		29,063	3,224,179	942,195	1,576,939	1,218,340
2005	113	70,654	4,162,019	907,352	1,464,465		45,605	2,879,749	452,136	1,887,188	1,027,389
2006	475	103,919	4,109,480	1,055,671	1,650,939	2,541	84,695	2,152,700	757,717	1,733,384	1,055,848
2007	382,889	89,096	2,973,145	712,538	1,361,463	7,806	60,105	1,911,800	573,866	1,849,286	800,521
TOTAL	1,206,923	313,426	19,204,217	5,132,670	7,287,492	62,466	219,468	12,772,617	3,546,684	8,573,291	4,917,577
O.D.	9	738	34,162	76,178	44,200	19	1,007	41,076	66,168	92,092	33,287

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	33,856,128	24,818,775	4,950,864			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,513,167	-542,228	33,163			
TOTAL LOSSES	35,369,295	24,276,547	4,984,027			
EXPECTED LOSSES	27,257,614	19,237,482	3,847,496			
CREDIBILITY	.68	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.653	.448	.092	1.193		
INDICATED (POST-TEST)	.505	.346	.071	.922		
PRES. ON RATE LEVEL	.504	.356	.071	.931		
DERIVED BY FORMULA	.505	.346	.071	.922		
UNDERLYING PRES. RATE	.503	.355	.071	.929		
PROPOSED	.505	.346	.071	.922		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	.955
IND. RATES				.96	MINIMUM PREMIUM	
MAN. RATES	.95	.95	.95	+ .96	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	2,497,625	45,327,851	1.814			2,497,625			80	108	867	1055
2004	2,444,246	43,972,425	1.799			2,444,246			93	126	808	1027
2005	2,434,937	43,420,004	1.783			2,434,937			78	162	802	1042
2006	2,529,571	45,370,265	1.793			2,529,571	4	1	49	203	927	1184
2007	3,244,954	46,675,169	1.438			3,244,954			29	168	1207	1404
TOTAL	13,151,333	224,765,714	1.709			13,151,333	4	1	329	767	4611	5712
O.D.		767,376	.005							5	22	27

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			12,453,062	3,953,362	5,435,077			9,864,345	3,047,397	6,164,717	4,409,891
2004			13,881,737	5,317,314	4,547,296			6,462,030	3,157,910	5,981,295	4,624,843
2005			11,258,401	7,469,494	3,813,903			4,849,796	5,109,837	6,241,306	4,677,267
2006	460,489	10,000	7,209,790	9,125,770	4,309,033	22,267	26	3,125,475	6,690,200	8,564,330	5,852,885
2007			4,473,377	6,990,990	7,136,951			2,858,420	4,715,030	12,738,028	7,762,373
TOTAL	460,489	10,000	49,276,367	32,856,930	25,242,260	22,267	26	27,160,066	22,720,374	39,689,676	27,327,259
O.D.				177,059	163,353				93,310	237,389	96,265

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			18,216,409	5,529,064	7,641,710			15,880,041	3,925,548	8,679,916	5,252,180
2004	768	220,331	22,318,063	7,028,527	6,333,621		145,301	16,125,491	4,727,994	8,060,494	5,258,446
2005	1,061	367,960	21,644,276	8,401,229	5,273,943		220,892	14,440,608	6,046,838	8,168,502	5,243,216
2006	732,266	591,183	23,530,246	8,333,499	5,475,970	91,335	641,890	15,826,106	6,598,033	9,759,167	6,449,879
2007	15,002	938,568	30,455,988	7,358,614	7,494,830	21,375	636,543	19,021,500	5,616,680	10,894,135	8,274,690
TOTAL	749,097	2,118,042	116,164,982	36,650,933	32,220,074	112,710	1,644,626	81,293,746	26,915,093	45,562,214	30,478,411
O.D.	191	10,322	366,714	178,485	198,913	187	7,186	215,080	111,744	235,164	105,497

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	202,682,883	142,072,620	30,583,908	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	7,716,587	-2,928,805	194,840	
TOTAL LOSSES	210,399,470	139,143,815	30,778,748	
EXPECTED LOSSES	136,642,350	107,314,877	22,094,239	
CREDIBILITY	1.00	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.600	1.058	.234	2.892
INDICATED (POST-TEST)	1.237	.818	.181	2.236
PRES. ON RATE LEVEL	1.041	.818	.168	2.027
DERIVED BY FORMULA	1.237	.818	.181	2.236
UNDERLYING PRES. RATE	1.039	.816	.168	2.023
PROPOSED	1.237	.818	.181	2.236

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.316
IND. RATES				2.32	MINIMUM PREMIUM	
MAN. RATES	2.00	1.93	2.07	+ 2.32	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	15,556	500,522	3.217			1	2	8	11
2004	16,869	397,548	2.356				4	12	16
2005	25,365	353,676	1.394				4	9	13
2006	18,594	348,746	1.875			1	2	5	8
2007	22,953	158,439	.690				1	4	5
TOTAL	99,337	1,758,931	1.771			2	13	38	53
O.D.		19,450	.019					1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			140,000	89,189	79,444			100,000	13,873	45,600	32,416
2004				163,890	39,215				63,207	45,425	85,811
2005				198,141	23,125				71,333	32,166	28,911
2006			99,550	79,756	21,630			32,773	49,334	39,124	26,579
2007				40,000	20,866				7,500	37,478	52,595
TOTAL			239,550	570,976	184,280			132,773	205,247	199,793	226,312
O.D.					13,000					6,000	450

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			219,520	126,203	111,698			242,300	21,905	64,204	38,607
2004	23	125	31,960	210,578	55,945		11	14,798	89,971	61,841	97,567
2005	28	1,905	111,583	211,148	37,312		492	41,296	78,001	44,433	32,409
2006	34	6,196	252,457	72,798	30,982	190	5,487	136,976	47,410	46,659	29,290
2007	78	3,383	114,628	33,464	23,380	33	1,099	36,322	12,066	31,163	56,066
TOTAL	163	11,609	730,148	654,191	259,317	223	7,089	471,692	249,353	248,300	253,939
O.D.	1	559	18,961	4,384	12,194	2	119	3,956	1,218	4,860	493

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,244,522	1,433,817	254,432			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	140,247	-50,235	2,053			
TOTAL LOSSES	1,384,769	1,383,582	256,485			
EXPECTED LOSSES	2,557,929	1,786,080	238,409			
CREDIBILITY	.05	.11	.16			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.394	1.393	.258	3.045		
INDICATED (POST-TEST)	1.078	1.077	.199	2.354		
PRES. ON RATE LEVEL	2.581	1.802	.240	4.623		
DERIVED BY FORMULA	2.506	1.722	.233	4.461		
UNDERLYING PRES. RATE	2.575	1.798	.240	4.613		
PROPOSED	2.506	1.722	.233	4.461		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	4.620
IND. RATES				4.62	MINIMUM PREMIUM	
MAN. RATES	5.12	4.83	4.72	+ 4.62	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	184,129	2,390,933	1,298			8	3	38	49
2004	182,083	475,060	.260				1	21	22
2005	185,368	500,279	.269			1	3	21	25
2006	221,069	1,252,901	.566			2	7	16	25
2007	174,567	466,177	.267				2	16	18
TOTAL	947,216	5,085,350	.537			11	16	112	139

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,304,049	13,937	173,108			541,026	15,153	210,555	133,105
2004				4,510	131,025				8,504	230,048	100,973
2005			99,200	81,893	41,879			48,190	35,148	108,332	85,637
2006			349,747	251,488	143,033			49,557	224,136	112,637	122,303
2007				107,788	89,137				35,910	161,408	71,934
TOTAL			1,752,996	459,616	578,182			638,773	318,851	822,980	513,952

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,044,749	19,721	243,389			1,310,906	23,927	296,460	158,528
2004		157	9,129	8,338	179,009		58	10,338	17,296	306,325	114,806
2005	11	3,438	201,778	91,541	57,653		2,204	142,889	45,868	138,196	95,999
2006	119	22,038	889,274	241,114	180,837	393	16,122	379,195	198,913	140,374	134,778
2007	218	10,530	356,905	101,282	93,870	160	4,914	162,015	54,088	134,603	76,682
TOTAL	348	36,163	3,501,835	461,996	754,758	553	23,298	2,005,343	340,092	1,015,958	580,793

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,567,540	2,572,804	580,793			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	274,767	-78,429	3,197			
TOTAL LOSSES	5,842,307	2,494,375	583,990			
EXPECTED LOSSES	4,934,994	2,529,067	407,303			
CREDIBILITY	.21	.52	.73			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.617	.263	.062	.942		
INDICATED (POST-TEST)	.477	.203	.048	.728		
PRES. ON RATE LEVEL	.522	.268	.043	.833		
DERIVED BY FORMULA	.513	.234	.047	.794		
UNDERLYING PRES. RATE	.521	.267	.043	.831		
PROPOSED	.513	.234	.047	.794		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	.822
IND. RATES				.82	MINIMUM PREMIUM	
MAN. RATES	1.02	.91	.85	+ .82	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	102,205	2,825,863	2.764			102,205			6	11	68	85
2004	95,758	4,211,543	4.398			95,758			11	11	79	101
2005	116,936	4,729,226	4.044			116,936			10	15	65	90
2006	102,147	2,996,559	2.933			102,147			6	9	45	60
2007	106,004	1,762,421	1.662			106,004			1	3	54	58
TOTAL	523,050	16,525,612	3.159			523,050			34	49	311	394
O.D.		143,971	.027							1	1	2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			916,790	303,732	454,321			232,188	199,805	395,837	323,190
2004			1,932,694	262,466	257,956			814,273	118,697	544,839	280,618
2005			1,658,264	821,488	277,336			558,970	437,178	681,185	294,805
2006			831,313	500,272	208,102			520,974	298,875	326,720	310,303
2007			140,558	81,263	409,322			44,216	51,326	735,230	300,506
TOTAL			5,479,619	1,969,221	1,607,037			2,170,621	1,105,881	2,683,811	1,509,422
O.D.				72,599	2,864				66,600	754	1,154

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,437,528	429,780	638,779			562,590	315,493	557,337	384,919
2004	38	30,479	3,045,772	359,800	362,608		18,928	2,037,035	198,791	731,760	319,063
2005	118	48,015	2,822,475	923,545	402,131		22,109	1,436,898	529,320	884,041	330,476
2006	246	47,669	1,923,039	476,956	278,303	2,678	60,654	1,583,829	328,401	385,636	341,954
2007	216	29,499	953,986	203,326	396,414	569	21,005	649,022	185,798	602,614	320,339
TOTAL	618	155,662	10,182,800	2,393,407	2,078,235	3,247	122,696	6,269,374	1,557,803	3,161,388	1,696,751
O.D.	17	1,993	88,329	59,082	8,328	46	3,242	69,802	54,280	6,677	1,272

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,897,826	9,319,200	1,698,023			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,056,824	-291,064	11,044			
TOTAL LOSSES	17,954,650	9,028,136	1,709,067			
EXPECTED LOSSES	19,070,404	9,566,584	1,370,390			
CREDIBILITY	.14	.35	.49			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.433	1.726	.327	5.486		
INDICATED (POST-TEST)	2.654	1.334	.253	4.241		
PRES. ON RATE LEVEL	3.654	1.833	.263	5.750		
DERIVED BY FORMULA	3.514	1.658	.258	5.430		
UNDERLYING PRES. RATE	3.646	1.829	.262	5.737		
PROPOSED	3.514	1.658	.258	5.430		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	5.624
IND. RATES				5.62	MINIMUM PREMIUM	
MAN. RATES	5.85	5.75	5.87	+ 5.62	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	271,540	7,349,887	2.706			271,540			10	23	123	156
2004	295,180	6,978,330	2.364			295,180	1		10	38	136	185
2005	324,115	8,448,027	2.606			324,115	1		18	34	124	177
2006	330,496	6,748,378	2.041			330,496	1		4	40	146	191
2007	332,463	5,829,573	1.753			332,463		1	1	25	154	181
TOTAL	1,553,794	35,354,195	2.275			1,553,794	3	1	43	160	683	890
O.D.		196,144	.012						1	1	2	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,343,345	920,257	957,293			820,281	585,204	1,114,671	1,608,836
2004	17,911		1,336,456	1,609,105	664,992	25,471		332,454	1,449,736	985,738	556,467
2005	92,125		2,623,527	1,133,798	732,655	180		1,384,587	652,487	1,293,112	535,556
2006	80,580		603,050	1,612,912	971,299			187,074	1,392,049	1,272,610	628,804
2007		87,628	114,765	1,062,391	1,120,369		40,988	33,910	1,044,624	1,713,855	611,043
TOTAL	190,616	87,628	6,021,143	6,338,463	4,446,608	25,651	40,988	2,758,306	5,124,100	6,379,986	3,940,706
O.D.			123,236	28,429	5,000			31,085	2,023		6,371

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,106,365	1,302,163	1,345,951			1,987,541	924,037	1,569,456	1,916,124
2004	27,492	22,374	2,395,362	2,079,997	936,063	43,864	7,942	1,131,614	1,926,466	1,343,140	632,703
2005	166,829	77,500	4,560,831	1,304,219	1,005,160	371	49,047	3,135,298	826,462	1,670,484	600,358
2006	128,055	81,744	3,359,083	1,466,473	1,185,999	1,859	95,836	2,248,816	1,281,621	1,479,074	692,942
2007	2,267	235,733	4,053,759	1,091,729	1,156,426	5,057	145,460	2,825,740	974,300	1,503,081	651,372
TOTAL	324,643	417,351	16,475,400	7,244,581	5,629,599	51,151	298,285	11,329,009	5,932,886	7,565,235	4,493,499
O.D.	21	6,080	168,742	46,771	11,158	80	2,833	59,968	7,014	1,236	7,214

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	29,133,563	26,438,480	4,500,713			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,423,812	-560,827	27,595			
TOTAL LOSSES	30,557,375	25,877,653	4,528,308			
EXPECTED LOSSES	25,606,524	19,220,433	3,309,580			
CREDIBILITY	.29	.72	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.967	1.665	.291	3.923		
INDICATED (POST-TEST)	1.520	1.287	.225	3.032		
PRES. ON RATE LEVEL	1.652	1.240	.213	3.105		
DERIVED BY FORMULA	1.614	1.274	.225	3.113		
UNDERLYING PRES. RATE	1.648	1.237	.213	3.098		
PROPOSED	1.610	1.271	.224	3.105		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.216
IND. RATES				3.22	MINIMUM PREMIUM	
MAN. RATES	3.05	3.01	3.17	+ 3.22	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	52,018	326,671	.627			52,018					23	23
2004	55,754	723,451	1.297			55,754				2	23	25
2005	54,783	332,250	.606			54,783					15	15
2006	54,333	1,018,239	1.874			54,333			3	4	19	26
2007	53,750	392,025	.729			53,750				2	15	17
TOTAL	270,638	2,792,636	1.032			270,638			3	8	95	106
O.D.		2,686									2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					75,994					153,364	97,313
2004				90,237	321,147				33,962	222,993	55,112
2005					148,935					122,645	60,670
2006			350,455	177,133	61,911			89,831	93,078	116,868	128,963
2007				40,983	97,924				37,350	155,551	60,217
TOTAL			350,455	308,353	705,911			89,831	164,390	771,421	402,275
O.D.					508					2,178	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					106,848					215,937	115,900
2004	13	428	36,611	121,803	439,901		57	15,360	52,944	297,496	62,662
2005		487	30,002	8,465	189,866		172	13,770	6,473	153,420	68,011
2006	94	18,749	755,617	170,328	86,712	495	13,068	334,142	96,617	134,512	142,117
2007	88	6,748	229,099	60,092	95,752	161	4,856	160,376	53,759	130,027	64,191
TOTAL	195	26,412	1,051,329	360,688	919,079	656	18,153	523,648	209,793	931,392	452,881
O.D.			21	5	702		10	335	116	2,671	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,620,759	2,424,446	452,881	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	101,493	-64,736	2,528	
TOTAL LOSSES	1,722,252	2,359,710	455,409	
EXPECTED LOSSES	1,821,394	2,094,737	316,647	
CREDIBILITY	.09	.22	.32	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.636	.872	.168	1.676
INDICATED (POST-TEST)	.492	.674	.130	1.296
PRES. ON RATE LEVEL	.674	.776	.117	1.567
DERIVED BY FORMULA	.658	.754	.121	1.533
UNDERLYING PRES. RATE	.673	.774	.117	1.564
PROPOSED	.658	.754	.121	1.533

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	1.587
IND. RATES				1.59	MINIMUM PREMIUM	
MAN. RATES	1.73	1.61	1.60	+ 1.59	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	557,156	1,304,632	.234			2	2	35	39	
2004	567,259	3,074,824	.542			6	6	24	36	
2005	589,614	4,515,429	.765		1	3	3	24	31	
2006	591,076	1,014,130	.171			1	7	22	30	
2007	634,289	2,471,728	.389			4	17	32	53	
TOTAL	2,939,394	12,380,743	.421		1	16	35	137	189	
O.D.		99,108	.003				1		1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			377,888	64,830	204,252			70,632	11,188	332,689	243,153
2004			1,403,402	92,878	137,782			944,446	81,888	173,457	240,971
2005		628,720	589,087	105,232	128,925		2,272,150	301,875	160,434	128,962	200,044
2006			166,140	218,841	136,242			20,271	117,493	151,620	203,523
2007			882,906	313,649	236,858			259,311	264,461	272,206	242,337
TOTAL		628,720	3,419,423	795,430	844,059		2,272,150	1,596,535	635,464	1,058,934	1,130,028
O.D.				87,707					7,164		4,237

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			592,528	91,735	287,181			171,142	17,666	468,423	289,595
2004	11	19,442	1,933,280	133,588	193,674		16,996	1,821,334	136,529	236,329	273,984
2005	15	206,579	947,198	133,792	174,425		695,788	813,790	198,379	174,485	224,249
2006	79	14,266	580,268	204,006	167,546	181	8,891	212,747	113,114	172,002	224,282
2007	762	73,058	2,173,221	360,048	281,676	1,405	41,762	1,085,450	246,862	259,152	258,331
TOTAL	867	313,345	6,226,495	923,169	1,104,502	1,586	763,437	4,104,463	712,550	1,310,391	1,270,441
O.D.				124,105					11,312		4,671

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,410,193	4,186,029	1,275,112	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	399,237	-91,739	7,809	
TOTAL LOSSES	11,809,430	4,094,290	1,282,921	
EXPECTED LOSSES	7,142,727	3,115,758	940,605	
CREDIBILITY	.45	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.402	.139	.044	.585
INDICATED (POST-TEST)	.311	.107	.034	.452
PRES. ON RATE LEVEL	.244	.106	.032	.382
DERIVED BY FORMULA	.274	.107	.034	.415
UNDERLYING PRES. RATE	.243	.106	.032	.381
PROPOSED	.274	.107	.034	.415

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE
IND. RATES				.43	MINIMUM PREMIUM
MAN. RATES	.39	.37	.39	+ .43	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	28,768	1,719,695	5.977	1		2	3	11	17	
2004	25,601	2,457,068	9.597			6	7	28	41	
2005	23,350	4,489,855	19.228	1	1	6	8	57	73	
2006	32,523	2,239,565	6.886			1	9	62	72	
2007	25,555	1,158,861	4.534			2	4	23	29	
TOTAL	135,797	12,065,044	8.885	2	1	17	31	181	232	
O.D.		135,370	.099				2	3	5	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	709,462		306,837	214,338	50,554	347		253,905	74,693	46,161	63,398
2004			1,116,131	172,263	432,147			382,213	125,870	164,509	63,935
2005	436,557	534,853	1,024,894	450,326	242,915		595,475	380,471	253,669	329,486	241,209
2006			167,840	480,199	321,958			300,000	403,511	328,172	237,885
2007			405,630	185,635	111,293			125,764	52,678	239,073	38,788
TOTAL	1,146,019	534,853	3,021,332	1,502,761	1,158,867	347	595,475	1,442,353	910,421	1,107,401	645,215
O.D.				83,955	18,095				16,920	2,895	13,505

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	955,306		481,121	303,288	71,079	518		615,212	117,941	64,995	75,507
2004	26	17,982	1,782,654	239,821	596,445		8,881	969,726	189,914	223,623	72,694
2005	789,834	447,132	1,867,650	518,447	338,225		475,881	1,095,946	312,278	432,024	270,395
2006	136	24,160	990,146	439,798	388,822	1,633	46,471	1,163,913	390,448	390,755	262,149
2007	430	36,246	1,089,464	193,701	135,675	555	18,712	480,085	96,671	204,140	41,348
TOTAL	1,745,732	525,520	6,211,035	1,695,055	1,530,246	2,706	549,945	4,324,882	1,107,252	1,315,537	722,093
O.D.	20	2,578	111,476	70,473	25,339	15	854	18,546	14,072	4,538	14,883

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,493,309	5,762,512	736,976	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	486,065	-132,345	4,371	
TOTAL LOSSES	13,979,374	5,630,167	741,347	
EXPECTED LOSSES	8,639,405	4,319,704	552,695	
CREDIBILITY	.06	.14	.20	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.294	4.146	.546	14.986
INDICATED (POST-TEST)	7.957	3.205	.422	11.584
PRES. ON RATE LEVEL	6.376	3.188	.408	9.972
DERIVED BY FORMULA	6.471	3.190	.411	10.072
UNDERLYING PRES. RATE	6.362	3.181	.407	9.950
PROPOSED	6.471	3.190	.411	10.072

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	10.432
IND. RATES				10.43	MINIMUM PREMIUM	
MAN. RATES	10.83	10.01	10.18	+ 10.43	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	3,167	406,581	12.838			3,167			1		3	4
2004	3,966	112,893	2.846			3,966					4	4
2005	3,719	311,538	8.376			3,719				2	3	5
2006	3,892	723,559	18.590			3,892				1	3	4
2007	3,045	29,227	.959			3,045					2	2
TOTAL	17,789	1,583,798	8.903			17,789			1	3	15	19

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			240,801		2,869			130,000		5,962	26,949
2004					32,053					51,785	29,055
2005				95,616	5,010				161,372	18,806	30,734
2006				2,048	73,299				3,129	578,081	67,002
2007					2,384					6,205	20,638
TOTAL			240,801	97,664	115,615			130,000	164,501	660,839	174,378

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			377,576		4,034			314,990		8,394	32,096
2004		38	2,035	628	43,775		13	1,930	1,201	68,913	33,036
2005	13	899	52,608	101,543	10,167		1,040	87,366	173,610	33,015	34,453
2006	1	1,221	42,969	11,136	80,872	4	5,926	171,036	61,294	615,723	73,836
2007		104	3,475	803	2,234	2	120	4,093	1,261	5,023	22,000
TOTAL	14	2,262	478,663	114,110	141,082	6	7,099	579,415	237,366	731,068	195,421

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,067,459	1,223,626	195,421			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	22,786	-11,882	1,110			
TOTAL LOSSES	1,090,245	1,211,744	196,531			
EXPECTED LOSSES	412,704	363,963	146,582			
CREDIBILITY	.01	.04	.05			
PURE PREMIUMS						
INDICATED (PRE-TEST)	6.129	6.812	1.105	14.046		
INDICATED (POST-TEST)	4.738	5.266	.854	10.858		
PRES. ON RATE LEVEL	2.324	2.051	.826	5.201		
DERIVED BY FORMULA	2.348	2.180	.827	5.355		
UNDERLYING PRES. RATE	2.320	2.046	.824	5.190		
PROPOSED	2.348	2.180	.827	5.355		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	5.546
IND. RATES				5.55	MINIMUM PREMIUM	
MAN. RATES	5.22	5.13	5.31	+ 5.55	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	90,737	3,508,556	3.866			9	6	57	72
2004	90,509	2,432,354	2.687			6	1	64	71
2005	90,277	2,785,482	3.085			4	5	70	79
2006	97,847	3,380,317	3.454			2	10	71	83
2007	101,078	2,708,786	2.679			3	1	95	99
TOTAL	470,448	14,815,495	3.149			24	23	357	404
O.D.		5,651	.001					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,137,355	204,793	478,760			657,582	76,672	397,411	555,983
2004			885,463	53,287	373,150			237,348	185,308	331,046	366,752
2005			806,815	199,231	397,133			220,489	100,350	581,591	479,873
2006			324,697	423,483	814,336			44,961	346,012	726,964	699,864
2007			484,238	75,000	792,324			113,107	25,000	753,155	465,962
TOTAL			3,638,568	955,794	2,855,703			1,273,487	733,342	2,790,167	2,568,434
O.D.					1,909					1,120	2,622

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,783,372	289,782	673,137			1,593,321	121,064	559,552	662,176
2004	7	14,261	1,401,159	84,113	513,362		5,570	632,934	273,967	445,817	416,997
2005	28	23,755	1,400,562	253,298	522,549		9,806	631,447	149,735	736,236	537,938
2006	155	36,509	1,431,709	466,157	930,836	446	27,818	674,668	360,142	804,801	771,250
2007	301	62,469	1,953,983	356,746	766,620	704	26,334	752,032	183,068	616,907	496,715
TOTAL	491	136,994	7,970,785	1,450,096	3,406,504	1,150	69,528	4,284,402	1,087,976	3,163,313	2,885,076
O.D.		2	121	37	2,608			41	26	1,491	2,930

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,463,514	9,112,051	2,888,006	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	516,876	-223,790	18,594	
TOTAL LOSSES	12,980,390	8,888,261	2,906,600	
EXPECTED LOSSES	9,220,780	7,621,257	2,239,333	
CREDIBILITY	.13	.32	.46	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.759	1.889	.618	5.266
INDICATED (POST-TEST)	2.133	1.460	.478	4.071
PRES. ON RATE LEVEL	1.964	1.624	.477	4.065
DERIVED BY FORMULA	1.986	1.572	.477	4.035
UNDERLYING PRES. RATE	1.960	1.620	.476	4.056
PROPOSED	2.001	1.584	.480	4.065

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	4.210
IND. RATES				4.21	MINIMUM PREMIUM	
MAN. RATES	4.56	4.25	4.15	+ 4.21	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	590,027	13,512,052	2.290			19	29	377	425
2004	630,576	13,269,858	2.104			29	28	290	347
2005	668,290	12,091,538	1.809			18	25	309	352
2006	733,220	11,574,180	1.578			7	29	307	343
2007	788,226	10,885,348	1.380			6	21	328	356
TOTAL	3,410,339	61,332,976	1.798			1	79	132	1611
O.D.		43,407	.001					1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,978,051	963,475	2,271,807			1,864,002	666,005	2,720,987	2,047,725
2004			3,880,150	993,344	1,952,564			1,558,223	593,521	2,104,460	2,187,596
2005			2,544,696	870,684	2,429,638			833,161	452,286	2,804,635	2,156,438
2006			1,149,803	1,500,667	1,929,177			807,936	950,934	3,054,532	2,181,131
2007	3,000		798,962	1,171,680	2,105,627	9,149		446,427	815,245	3,164,214	2,371,044
TOTAL	3,000		11,351,662	5,499,850	10,688,813	9,149		5,509,749	3,477,991	13,848,828	10,943,934
O.D.				30,000	2,000				167	4,000	7,240

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			4,279,574	1,363,315	3,194,158			3,729,348	1,051,623	3,831,149	2,438,840
2004	144	63,046	6,278,714	1,347,420	2,694,086		35,826	3,947,192	919,793	2,821,290	2,487,297
2005	125	81,048	4,785,288	1,122,385	3,158,303		38,366	2,492,821	676,009	3,545,613	2,417,367
2006	540	111,963	4,464,099	1,525,186	2,243,790	4,097	136,438	3,519,611	1,156,976	3,350,691	2,403,606
2007	6,938	202,424	6,594,191	1,550,143	2,113,370	22,516	142,296	4,203,394	1,186,200	2,667,986	2,527,533
TOTAL	7,747	458,481	26,401,866	6,908,449	13,403,707	26,613	352,926	17,892,366	4,990,601	16,216,729	12,274,643
O.D.		7	403	42,564	2,549		5	452	476	5,004	8,136

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	45,140,866	41,570,079	12,282,779			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,954,616	-927,955	75,225			
TOTAL LOSSES	47,095,482	40,642,124	12,358,004			
EXPECTED LOSSES	34,921,871	33,387,219	8,696,365			
CREDIBILITY	.50	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.381	1.192	.362	2.935		
INDICATED (POST-TEST)	1.068	.921	.280	2.269		
PRES. ON RATE LEVEL	1.026	.981	.256	2.263		
DERIVED BY FORMULA	1.047	.921	.280	2.248		
UNDERLYING PRES. RATE	1.024	.979	.255	2.258		
PROPOSED	1.054	.927	.282	2.263		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.344
IND. RATES				2.34	MINIMUM PREMIUM	
MAN. RATES	2.23	2.25	2.31	+ 2.34	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	332,403	8,183,509	2.461			15	19	215	249
2004	358,492	7,337,755	2.046		1	9	23	170	203
2005	356,580	13,772,788	3.862			38	34	188	260
2006	370,153	11,762,538	3.177		1	19	40	174	234
2007	390,973	7,570,626	1.936			4	22	224	251
TOTAL	1,808,601	48,627,216	2.689		1	2	85	138	971
O.D.		178,788	.009			1		1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,627,567	667,863	1,344,697			1,196,044	328,596	1,332,563	686,179
2004		88,003	1,468,119	1,213,973	1,282,484		5,000	978,173	552,075	1,140,185	609,743
2005			5,989,234	1,427,237	1,412,012			2,178,572	1,034,285	1,099,124	632,324
2006		189,576	3,147,689	1,889,338	1,665,032		35,146	1,224,738	1,131,028	1,704,620	775,371
2007	342,142		678,695	1,180,420	2,043,962	35,501		187,736	461,623	1,892,618	747,929
TOTAL	342,142	277,579	13,911,304	6,378,831	7,748,187	35,501	40,146	5,765,263	3,507,607	7,169,110	3,451,546
O.D.			127,548		722			41,687		2,552	6,279

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			3,950,469	945,025	1,890,642			2,668,854	518,851	1,876,245	817,239
2004	178	218,789	2,371,270	1,592,567	1,773,670		32,956	2,250,937	823,240	1,533,770	693,278
2005	206	168,269	9,904,157	1,735,767	1,917,771		88,468	5,604,385	1,276,786	1,462,859	708,835
2006	964	489,580	7,809,455	1,918,588	2,020,346	6,580	263,833	4,446,421	1,216,866	1,940,581	854,459
2007	494,070	194,444	6,363,547	1,525,221	2,052,323	72,230	76,645	2,322,102	683,475	1,589,927	797,292
TOTAL	495,418	1,071,082	30,398,898	7,717,168	9,654,752	78,810	461,902	17,292,699	4,519,218	8,403,382	3,871,103
O.D.		1,985	197,040	1,239	1,444		965	102,249	984	3,802	7,111

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	50,101,048	30,301,989	3,878,214			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,976,847	-702,858	24,393			
TOTAL LOSSES	52,077,895	29,599,131	3,902,607			
EXPECTED LOSSES	35,358,150	23,927,791	2,929,934			
CREDIBILITY	.33	.79	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.879	1.637	.216	4.732		
INDICATED (POST-TEST)	2.225	1.265	.167	3.657		
PRES. ON RATE LEVEL	1.959	1.326	.163	3.448		
DERIVED BY FORMULA	2.047	1.278	.167	3.492		
UNDERLYING PRES. RATE	1.955	1.323	.162	3.440		
PROPOSED	2.047	1.278	.167	3.492		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.617
IND. RATES				3.62	MINIMUM PREMIUM	
MAN. RATES	3.30	3.30	3.52	+ 3.62	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	175,414	6,248,770	3.562	1	1	10	18	198	228
2004	223,793	7,398,815	3.306			11	23	159	193
2005	258,626	9,169,271	3.545			18	39	162	219
2006	274,108	8,164,170	2.978			8	54	197	259
2007	304,734	5,435,722	1.783			2	28	219	249
TOTAL	1,236,675	36,416,748	2.945	1	1	49	162	935	1148
O.D.		215,100	.017				2	3	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	170,079	190,706	1,178,593	597,535	1,048,728		365,000	460,933	440,067	1,412,752	384,377
2004			1,610,351	1,096,942	1,128,449			704,918	934,202	1,480,454	443,499
2005			2,816,165	1,744,781	765,794			1,485,651	917,494	884,677	554,709
2006			1,053,583	2,428,475	931,218			576,960	1,319,086	1,205,629	649,219
2007			230,448	1,293,261	1,095,508			135,879	568,516	1,448,722	663,388
TOTAL	170,079	190,706	6,889,140	7,160,994	4,969,697		365,000	3,364,341	4,179,365	6,432,234	2,695,192
O.D.				123,904	11,240				63,434	15,813	709

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	321,279	329,480	1,848,033	845,512	1,474,512		585,203	1,116,841	694,866	1,989,158	457,793
2004	156	26,966	2,756,625	1,441,995	1,562,518		16,686	1,977,921	1,365,180	1,994,252	504,258
2005	251	89,544	5,268,272	1,959,178	1,074,088		58,046	3,713,616	1,099,426	1,177,800	621,829
2006	736	120,029	4,974,911	2,147,050	1,203,534	3,655	123,588	3,033,170	1,254,207	1,410,488	715,439
2007	2,665	138,652	4,624,773	1,242,913	1,158,352	2,288	68,313	2,095,329	649,636	1,240,158	707,172
TOTAL	325,087	704,671	19,472,614	7,636,648	6,473,004	5,943	851,836	11,936,877	5,063,315	7,811,856	3,006,491
O.D.		156	6,014	176,800	13,324	6	297	9,988	103,254	13,162	776

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	33,313,489	27,291,363	3,007,267			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,765,275	-586,146	19,579			
TOTAL LOSSES	35,078,764	26,705,217	3,026,846			
EXPECTED LOSSES	31,733,079	22,297,250	2,176,549			
CREDIBILITY	.25	.62	.88			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.837	2.159	.245	5.241		
INDICATED (POST-TEST)	2.193	1.669	.189	4.051		
PRES. ON RATE LEVEL	2.572	1.807	.176	4.555		
DERIVED BY FORMULA	2.477	1.721	.187	4.385		
UNDERLYING PRES. RATE	2.566	1.803	.176	4.545		
PROPOSED	2.477	1.721	.187	4.385		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	4.541
IND. RATES				4.54	MINIMUM PREMIUM	
MAN. RATES	5.27	4.85	4.65	+ 4.54	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	335,329	4,709,647	1.404			335,329			8	8	151	167
2004	337,341	4,824,192	1.430			337,341	1		7	14	145	167
2005	345,046	4,476,776	1.297			345,046	1		3	16	122	142
2006	350,207	3,784,622	1.080			350,207			4	14	114	132
2007	364,876	3,597,791	.986			364,876			2	10	115	127
TOTAL	1,732,799	21,393,028	1.235			1,732,799	2		24	62	647	735
O.D.		21,794	.001				1					1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,476,877	202,468	701,611			710,213	182,842	762,312	673,324
2004	6,844		751,124	419,071	614,194	55,100		232,979	537,682	1,553,813	653,385
2005	601,437		406,176	558,413	585,640			122,664	491,300	967,741	743,405
2006			827,290	490,530	490,816			228,651	358,314	701,788	687,233
2007			242,372	459,129	717,103			136,540	231,489	1,140,198	670,960
TOTAL	608,281		3,703,839	2,129,611	3,109,364	55,100		1,431,047	1,801,627	5,125,852	3,428,307
O.D.	11,315					35					10,444

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,220,249	286,493	986,465			1,638,447	288,707	1,073,339	801,929
2004	10,475	12,627	1,274,664	555,785	846,377	94,890	5,784	739,080	796,805	2,017,032	742,899
2005	875,535	17,443	1,030,003	634,579	772,893		9,097	653,715	583,117	1,241,048	833,357
2006	246	51,699	2,061,576	505,336	589,000	1,332	43,207	1,094,876	385,837	783,297	757,331
2007	1,003	71,188	2,332,918	565,178	724,453	1,427	46,059	1,371,721	387,258	953,677	715,243
TOTAL	887,259	152,957	8,919,410	2,547,371	3,919,188	97,649	104,147	5,497,839	2,441,724	6,068,393	3,850,759
O.D.	17,221					61					11,834

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,676,543	14,976,676	3,862,593	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	867,908	-372,385	23,181	
TOTAL LOSSES	16,544,451	14,604,291	3,885,774	
EXPECTED LOSSES	15,525,879	12,476,152	2,824,462	
CREDIBILITY	.32	.77	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.955	.843	.224	2.022
INDICATED (POST-TEST)	.738	.652	.173	1.563
PRES. ON RATE LEVEL	.898	.722	.163	1.783
DERIVED BY FORMULA	.847	.668	.173	1.688
UNDERLYING PRES. RATE	.896	.720	.163	1.779
PROPOSED	.847	.668	.173	1.688

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	1.748
IND. RATES				1.75	MINIMUM PREMIUM	
MAN. RATES	1.96	1.86	1.82	+ 1.75	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	199,020	3,642,987	1.830			199,020			10	9	101	120
2004	195,208	3,257,616	1.668			195,208			6	16	97	119
2005	211,329	3,691,307	1.746			211,329			5	21	79	105
2006	205,471	4,793,390	2.332			205,471			6	24	133	163
2007	231,944	3,773,435	1.626			231,944			2	8	127	137
TOTAL	1,042,972	19,158,735	1.837			1,042,972			29	78	537	644
O.D.		26,898	.002								1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,357,772	287,025	624,580			319,193	152,063	498,031	404,323
2004			743,721	532,353	556,924			204,467	266,222	510,216	443,713
2005			671,947	824,380	555,733			390,330	370,167	351,634	527,116
2006			753,686	680,332	983,772			266,653	577,105	1,068,526	463,316
2007			307,020	352,031	846,582			192,523	244,282	1,329,851	501,146
TOTAL			3,834,146	2,676,121	3,567,591			1,373,166	1,609,839	3,758,258	2,339,614
O.D.					13,729					8,863	4,306

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,128,986	406,140	878,156			773,403	240,108	701,230	481,549
2004	77	12,504	1,280,019	699,622	770,847		4,844	575,742	391,171	685,859	504,502
2005	116	26,635	1,567,111	921,039	748,056		17,619	1,143,390	435,221	466,617	590,897
2006	288	62,007	2,456,799	719,202	1,142,692	1,664	60,642	1,516,098	605,104	1,193,460	510,574
2007	820	73,282	2,381,821	543,408	837,887	1,693	55,499	1,623,810	440,918	1,110,769	534,222
TOTAL	1,301	174,428	9,814,736	3,289,411	4,377,638	3,357	138,604	5,632,443	2,112,522	4,157,935	2,621,744
O.D.		218	7,585	1,773	15,122		87	2,573	900	9,436	4,764

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,775,332	13,964,737	2,626,508			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	689,567	-296,525	16,926			
TOTAL LOSSES	16,464,899	13,668,212	2,643,434			
EXPECTED LOSSES	12,327,929	10,231,555	2,012,936			
CREDIBILITY	.23	.55	.78			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.579	1.311	.253	3.143		
INDICATED (POST-TEST)	1.221	1.013	.196	2.430		
PRES. ON RATE LEVEL	1.185	.983	.193	2.361		
DERIVED BY FORMULA	1.193	1.000	.195	2.388		
UNDERLYING PRES. RATE	1.182	.981	.193	2.356		
PROPOSED	1.193	1.000	.195	2.388		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.473
IND. RATES				2.47	MINIMUM PREMIUM	
MAN. RATES	2.38	2.37	2.41	+ 2.47	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	236,850	2,666,085	1.125			7	9	58	74
2004	217,223	6,309,055	2.904			17	10	100	127
2005	230,967	3,113,147	1.347			8	13	77	98
2006	235,334	4,655,536	1.978			13	13	71	97
2007	245,233	3,003,203	1.224			2	16	100	118
TOTAL	1,165,607	19,747,026	1.694			47	61	406	514
O.D.		33,012	.002					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,258,060	263,576	279,305			325,337	108,397	222,718	208,692
2004			3,345,953	344,576	440,790			1,211,592	184,048	582,420	199,676
2005			1,219,980	529,128	315,459			259,128	211,776	350,215	227,461
2006			1,838,422	625,100	331,821			913,611	386,826	327,973	231,783
2007			472,205	762,475	532,112			133,867	405,772	506,580	190,192
TOTAL			8,134,620	2,524,855	1,899,487			2,843,535	1,296,819	1,989,906	1,057,804
O.D.					24,038					6,984	1,990

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,972,638	372,960	392,703			788,292	171,159	313,584	248,552
2004	48	50,327	5,015,283	480,696	617,739		25,606	2,760,522	298,430	784,662	227,032
2005	77	37,117	2,183,362	608,131	435,776		11,623	754,266	258,768	453,862	254,984
2006	444	90,241	3,600,126	647,600	443,029	4,601	97,221	2,562,657	439,200	403,618	255,425
2007	1,605	93,402	3,005,475	722,214	587,497	1,495	41,741	1,218,322	361,425	459,476	202,745
TOTAL	2,174	271,087	15,776,884	2,831,601	2,476,744	6,096	176,191	8,084,059	1,528,982	2,415,202	1,188,738
O.D.		10	262	60	33,714					9,833	2,202

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	24,316,763	9,296,136	1,190,940			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,033,126	-248,386	8,310			
TOTAL LOSSES	25,349,889	9,047,750	1,199,250			
EXPECTED LOSSES	18,451,559	8,334,090	1,014,079			
CREDIBILITY	.24	.59	.84			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.175	.776	.103	3.054		
INDICATED (POST-TEST)	1.681	.600	.080	2.361		
PRES. ON RATE LEVEL	1.586	.717	.087	2.390		
DERIVED BY FORMULA	1.609	.648	.081	2.338		
UNDERLYING PRES. RATE	1.583	.715	.087	2.385		
PROPOSED	1.625	.654	.082	2.361		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.445
IND. RATES				2.45	MINIMUM PREMIUM	
MAN. RATES	2.74	2.51	2.44	+ 2.45	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	112,862	3,573,010	3.165			4	18	126	148
2004	89,335	5,263,089	5.891		1	9	9	92	111
2005	86,803	4,485,726	5.167			10	20	76	106
2006	85,414	4,344,509	5.086			8	25	106	139
2007	57,561	1,036,744	1.801			1	7	24	32
TOTAL	431,975	18,703,078	4.330		1	32	79	424	536
O.D.		308,834	.071				3	8	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			491,717	606,454	837,415			141,678	345,683	640,191	509,872
2004		189,141	1,368,364	223,121	514,374		1,450,000	601,163	105,061	427,173	384,692
2005			1,455,055	995,731	339,163			586,693	438,804	426,194	244,086
2006			911,502	1,174,769	392,051			278,947	733,551	471,972	381,717
2007			121,524	347,833	138,039			35,000	152,723	163,921	77,704
TOTAL		189,141	4,348,162	3,347,908	2,221,042		1,450,000	1,643,481	1,775,822	2,129,451	1,598,071
O.D.				176,265	30,090				49,353	34,343	18,783

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			771,013	858,133	1,177,407			343,286	545,833	901,394	607,258
2004	30	107,057	2,189,359	309,152	710,331		772,116	1,541,418	172,166	573,799	437,395
2005	143	47,508	2,793,366	1,109,378	486,883		25,620	1,645,022	522,999	566,428	273,620
2006	413	71,955	2,955,985	1,052,329	526,003	1,829	63,289	1,534,560	673,111	572,117	420,652
2007	717	33,495	1,094,180	286,405	166,640	513	13,781	411,432	128,549	150,700	82,832
TOTAL	1,303	260,015	9,803,903	3,615,397	3,067,264	2,342	874,806	5,475,718	2,042,658	2,764,438	1,821,757
O.D.	39	4,315	195,446	155,757	46,771	32	2,512	57,757	43,574	43,498	20,946

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	16,678,188	11,779,357	1,842,703	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	572,663	-248,296	8,420	
TOTAL LOSSES	17,250,851	11,531,061	1,851,123	
EXPECTED LOSSES	10,285,323	6,868,404	1,252,729	
CREDIBILITY	.13	.31	.43	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.993	2.669	.429	7.091
INDICATED (POST-TEST)	3.087	2.063	.332	5.482
PRES. ON RATE LEVEL	2.386	1.593	.291	4.270
DERIVED BY FORMULA	2.477	1.739	.309	4.525
UNDERLYING PRES. RATE	2.381	1.590	.290	4.261
PROPOSED	2.477	1.739	.309	4.525

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	4.686
IND. RATES				4.69	MINIMUM PREMIUM	
MAN. RATES	4.33	4.20	4.36	+ 4.69	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	178,882	3,584,678	2.003	1		6	9	57	73	
2004	206,556	4,222,338	2.044			8	2	47	57	
2005	207,320	3,895,676	1.879			7	9	42	58	
2006	189,854	2,140,405	1.127			1	19	48	68	
2007	192,847	1,597,190	.828				7	48	55	
TOTAL	975,459	15,440,287	1.583	1		22	46	242	311	
O.D.		5,926						1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	811,047		902,626	413,467	366,737			286,983	122,737	276,913	404,168
2004			1,646,219	33,476	668,619			670,628	14,800	546,789	641,807
2005			1,001,707	529,709	342,007			1,140,591	244,780	231,873	405,009
2006			128,783	598,752	315,420			93,380	294,415	436,912	272,743
2007				228,340	361,111				119,369	515,970	372,400
TOTAL	811,047		3,679,335	1,803,744	2,053,894			2,191,582	796,101	2,008,457	2,096,127
O.D.					2,021					2,307	1,598

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	838,141		1,415,317	585,057	515,634			695,359	193,802	389,896	481,364
2004	4	26,459	2,591,604	71,931	919,151		15,658	1,668,361	49,327	731,344	729,735
2005	76	27,674	1,629,091	601,152	465,762		32,678	2,045,508	317,140	314,825	454,015
2006	163	26,135	1,084,384	533,505	388,621	656	26,359	645,798	293,458	492,669	300,563
2007	483	29,710	1,007,380	272,630	360,444	520	15,922	524,982	175,623	430,784	396,978
TOTAL	838,867	109,978	7,727,776	2,064,275	2,649,612	1,176	90,617	5,580,008	1,029,350	2,359,518	2,362,655
O.D.		2	128	40	2,761			86	53	3,070	1,858

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,348,638	8,108,679	2,364,513	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	647,746	-175,577	13,976	
TOTAL LOSSES	14,996,384	7,933,102	2,378,489	
EXPECTED LOSSES	11,676,244	5,638,154	1,755,827	
CREDIBILITY	.22	.53	.75	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.537	.813	.244	2.594
INDICATED (POST-TEST)	1.188	.628	.189	2.005
PRES. ON RATE LEVEL	1.200	.579	.180	1.959
DERIVED BY FORMULA	1.197	.605	.187	1.989
UNDERLYING PRES. RATE	1.197	.578	.180	1.955
PROPOSED	1.197	.605	.187	1.989

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.060
IND. RATES				2.06	MINIMUM PREMIUM	
MAN. RATES	1.96	1.95	2.00	+ 2.06	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	30,066	30,895	.102						2	2
2004	29,115	174,943	.600			1			4	5
2005	74,009	8,190	.011						3	3
2006	73,712	177,790	.241				1		4	5
2007	97,295	3,521	.003							
TOTAL	304,197	395,339	.130			1	1		13	15
O.D.		389								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					3,839					22,525	4,531
2004			92,804		16,000			35,000		22,661	8,478
2005					2,747					2,161	3,282
2006				4,299	18,234				120,724	32,848	1,685
2007											3,521
TOTAL			92,804	4,299	40,820			35,000	120,724	80,195	21,497
O.D.											389

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					5,397					31,715	5,396
2004		1,465	144,381	1,215	22,165		816	86,694	1,351	30,333	9,639
2005		7	553	157	3,502			237	111	2,700	3,679
2006		409	15,268	5,844	20,358	81	6,207	135,909	101,660	45,372	1,857
2007											3,753
TOTAL		1,881	160,202	7,216	51,422	81	7,023	222,840	103,122	110,120	24,324
O.D.											429

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	392,027	271,880	24,753			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	72,558	-19,877	1,789			
TOTAL LOSSES	464,585	252,003	26,542			
EXPECTED LOSSES	1,311,089	1,046,438	170,350			
CREDIBILITY	.10	.24	.34			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.153	.083	.009	.245		
INDICATED (POST-TEST)	.118	.064	.007	.189		
PRES. ON RATE LEVEL	.432	.345	.056	.833		
DERIVED BY FORMULA	.401	.278	.039	.718		
UNDERLYING PRES. RATE	.431	.344	.056	.831		
PROPOSED	.401	.278	.039	.718		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	.743
IND. RATES				.74	MINIMUM PREMIUM	
MAN. RATES	1.03	.93	.85	+ .74	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	10,507,815	56,165,979	.534	2	2	87	121	639	851	
2004	11,168,717	40,374,167	.361	7		76	133	531	747	
2005	11,832,924	42,847,676	.362	4	1	76	118	486	685	
2006	12,397,481	33,237,396	.268	2	1	40	113	495	651	
2007	13,183,798	37,875,523	.287	2	1	34	90	564	691	
TOTAL	59,090,735	210,500,741	.356	17	5	313	575	2715	3625	
O.D.		1,104,972	.001	1		2	6	15	24	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	3,427,897	794,569	15,979,875	3,290,290	4,164,489	39,504	9,193,636	8,384,403	2,629,458	5,022,878	3,238,980
2004	3,153,862		12,611,645	4,010,658	3,588,093	7,063		4,912,019	3,600,069	4,539,184	3,951,574
2005	1,810,099	649,185	14,594,844	3,861,500	3,196,694	53,126	486,000	7,062,934	3,544,696	3,983,857	3,604,741
2006	458,299	334,156	6,848,030	4,105,351	3,746,355	1,701	2,001,607	2,882,053	4,635,829	4,555,735	3,668,280
2007	419,436	453,372	5,716,973	2,710,970	4,082,051	5,000	7,884,167	3,369,545	2,719,830	6,151,723	4,362,456
TOTAL	9,269,593	2,231,282	55,751,367	17,978,769	18,777,682	106,394	19,565,410	26,610,954	17,129,882	24,253,377	18,826,031
O.D.	159,200		297,582	219,189	92,432			47,791	105,107	125,615	58,056

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	1,959,033	121,296	24,376,063	4,655,766	5,855,271	38,726	977,883	16,860,551	4,151,915	7,072,213	3,857,625
2004	4,536,001	196,424	19,819,473	5,323,166	4,999,781	12,164	100,597	11,459,099	5,271,304	6,141,504	4,492,940
2005	2,972,331	930,801	23,910,792	4,618,471	4,374,339	102,296	652,011	16,717,885	4,332,064	5,270,887	4,040,915
2006	727,588	499,395	16,658,989	4,139,656	4,524,090	21,094	1,270,917	11,373,297	3,695,022	5,226,350	4,042,445
2007	608,875	644,952	18,737,896	3,610,014	4,266,634	46,855	1,178,103	12,746,676	3,190,721	5,367,232	4,650,378
TOTAL	10,803,828	2,392,868	103,503,213	22,347,073	24,020,115	221,135	4,179,511	69,157,508	20,641,026	29,078,186	21,084,303
O.D.	242,644	22,302	870,142	194,826	127,313	340	9,533	282,349	95,145	143,350	64,814

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	191,685,373	96,647,034	21,149,117	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	9,375,139	-2,347,781	135,330	
TOTAL LOSSES	201,060,512	94,299,253	21,284,447	
EXPECTED LOSSES	167,817,687	82,136,122	15,954,498	
CREDIBILITY	1.00	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.340	.160	.036	.536
INDICATED (POST-TEST)	.263	.124	.028	.415
PRES. ON RATE LEVEL	.285	.139	.027	.451
DERIVED BY FORMULA	.263	.124	.028	.415
UNDERLYING PRES. RATE	.284	.139	.027	.450
PROPOSED	.263	.124	.028	.415
YEAR	4-1-08	4-1-09	4-1-10	4-1-11
IND. RATES				.43
MAN. RATES	.51	.49	.46	+ .43

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	523,023	5,147,429	.984			11	8	72	91	
2004	617,400	3,325,442	.538			6	15	69	90	
2005	587,638	3,992,603	.679			8	17	60	85	
2006	655,095	3,201,454	.488	1		3	12	69	85	
2007	709,003	2,189,684	.308				8	78	86	
TOTAL	3,092,159	17,856,612	.577	1		28	60	348	437	
O.D.		11,665								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,210,764	151,040	366,790			1,287,793	165,424	482,105	483,513
2004			883,629	391,419	470,314			382,098	240,418	509,647	447,917
2005			1,257,557	407,198	238,537			621,101	573,979	427,212	467,019
2006	530,432		417,026	391,537	480,524	86		229,766	242,534	519,300	390,249
2007			176,589	176,589	681,837				122,943	891,615	316,700
TOTAL	530,432		4,768,976	1,517,783	2,238,002	86		2,520,758	1,345,298	2,829,879	2,105,398
O.D.											11,665

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			3,385,939	213,721	515,707			2,772,190	261,205	678,805	575,864
2004	60	14,506	1,465,313	518,863	650,980		8,964	1,006,046	359,044	685,425	509,282
2005	63	36,394	2,141,444	475,285	333,169		26,771	1,734,880	668,058	575,768	523,528
2006	839,918	33,743	1,342,356	401,953	562,968	1,549	35,860	923,313	273,147	579,081	430,054
2007	421	40,211	1,366,275	346,586	656,407	692	23,492	778,228	254,094	735,332	337,602
TOTAL	840,462	124,854	9,701,327	1,956,408	2,719,231	2,241	95,087	7,214,657	1,815,548	3,254,411	2,376,330
O.D.											13,136

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	17,978,628	9,745,598	2,389,466			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	952,968	-208,316	16,219			
TOTAL LOSSES	18,931,596	9,537,282	2,405,685			
EXPECTED LOSSES	17,006,876	7,390,260	1,886,217			
CREDIBILITY	.47	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.612	.308	.078	.998		
INDICATED (POST-TEST)	.473	.238	.060	.771		
PRES. ON RATE LEVEL	.551	.240	.061	.852		
DERIVED BY FORMULA	.514	.238	.060	.812		
UNDERLYING PRES. RATE	.550	.239	.061	.850		
PROPOSED	.514	.238	.060	.812		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	.841
IND. RATES				.84	MINIMUM PREMIUM	
MAN. RATES	.89	.87	.87	+ .84	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	39,219,519	96,517,828	.246	3	2	191	268	1676	2140	
2004	40,709,567	76,449,502	.187	4	2	149	256	1164	1575	
2005	43,377,272	72,412,253	.166	2		139	258	1096	1495	
2006	46,299,001	65,473,507	.141	2		92	273	1049	1416	
2007	48,940,722	61,624,501	.125	5	1	36	201	1229	1472	
TOTAL	218,546,081	372,477,591	.170	16	5	607	1256	6214	8098	
O.D.		5,178,597	.002			9	20	61	90	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	109,717	590,477	34,352,446	8,436,109	9,823,945	274	696,281	13,920,412	6,672,145	12,605,098	9,310,924
2004	779,865	1,091,000	25,924,955	7,822,156	6,981,705	5,784	269,200	10,728,100	5,096,071	9,626,378	8,124,288
2005	720,647		23,287,753	7,937,059	6,733,514	4,947		9,323,905	8,035,524	8,415,152	7,953,752
2006	731,533		15,766,741	9,943,845	6,919,016	67,869		6,225,966	7,754,409	9,576,000	8,488,128
2007	1,445,867	370,890	6,179,174	5,885,407	8,953,033	298,095	4,764,526	6,235,810	4,807,953	13,670,291	9,013,455
TOTAL	3,787,629	2,052,367	105,511,069	40,024,576	39,411,213	376,969	5,730,007	46,434,193	32,366,102	53,892,919	42,890,547
O.D.			1,969,371	607,835	443,408			937,962	306,336	437,423	476,262

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	207,255	901,876	52,469,665	11,937,094	13,819,811	574	927,490	30,449,963	10,535,320	17,750,511	11,089,310
2004	1,187,990	1,490,667	41,066,892	10,398,779	9,734,187	9,959	917,182	26,014,087	7,629,043	12,973,057	9,237,315
2005	920,852	676,479	39,804,931	9,294,056	9,132,752	10,176	376,745	24,349,355	8,549,155	11,055,461	8,916,156
2006	898,857	956,582	38,377,487	9,765,308	8,576,004	250,010	962,381	24,376,508	7,759,169	10,989,036	9,353,917
2007	2,089,844	1,079,176	33,055,259	7,383,042	9,151,045	630,752	1,406,921	22,018,476	6,030,991	11,704,120	9,608,343
TOTAL	5,304,798	5,104,780	204,774,234	48,778,279	50,413,799	901,471	4,590,719	127,208,389	40,503,678	64,472,185	48,205,041
O.D.	128	32,341	3,107,326	714,458	592,806	130	16,974	1,835,306	421,628	559,906	541,962

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	352,876,596	206,456,739	48,747,003			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	16,863,213	-5,408,830	353,074			
TOTAL LOSSES	369,739,809	201,047,909	49,100,077			
EXPECTED LOSSES	301,593,590	190,135,091	41,523,756			
CREDIBILITY	1.00	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.169	.092	.022	.283		
INDICATED (POST-TEST)	.131	.071	.017	.219		
PRES. ON RATE LEVEL	.139	.087	.019	.245		
DERIVED BY FORMULA	.131	.071	.017	.219		
UNDERLYING PRES. RATE	.138	.087	.019	.244		
PROPOSED	.131	.071	.017	.219		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	.226
IND. RATES				.23	MINIMUM PREMIUM	
MAN. RATES	.29	.27	.25	+ .23	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	323,912	5,678,715	1.753			323,912		1	8	13	138	160
2004	336,436	6,009,403	1.786			336,436			11	15	155	181
2005	349,326	5,994,793	1.716			349,326			11	25	127	163
2006	378,492	5,437,313	1.436			378,492			7	28	143	178
2007	397,907	4,754,676	1.194			397,907			2	18	155	175
TOTAL	1,786,073	27,874,900	1.561			1,786,073		1	39	99	718	857
O.D.		178,122	.009							2	1	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		30,153	1,560,064	337,213	1,101,092		446,999	412,285	382,215	1,060,013	348,681
2004			1,561,355	552,664	1,024,299			804,429	341,887	1,266,480	458,289
2005			1,684,447	996,015	1,010,637			432,694	681,156	859,923	329,921
2006			840,822	1,357,116	675,464			276,288	981,793	758,730	547,100
2007			237,046	691,051	979,777			97,358	721,325	1,634,568	393,551
TOTAL		30,153	5,883,734	3,934,059	4,791,269		446,999	2,023,054	3,108,376	5,579,714	2,077,542
O.D.				86,470	7,018				76,530	3,457	4,647

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		67,688	2,446,180	477,156	1,548,131		931,191	998,967	603,518	1,492,497	415,279
2004	79	25,807	2,576,454	742,705	1,412,192		18,918	2,091,184	529,306	1,696,962	521,075
2005	147	55,579	3,273,709	1,153,438	1,345,314		21,891	1,463,378	796,942	1,121,276	369,841
2006	449	78,841	3,230,656	1,233,238	848,486	1,998	78,039	1,871,606	904,161	898,755	602,904
2007	1,496	96,632	3,197,173	806,575	992,732	2,662	75,902	2,380,609	772,869	1,405,802	419,525
TOTAL	2,171	324,547	14,724,172	4,413,112	6,146,855	4,660	1,125,941	8,805,744	3,606,796	6,615,292	2,328,624
O.D.		23	1,414	122,754	8,947		4	390	121,024	4,324	5,357

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	24,989,066	21,039,104	2,333,981	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,332,531	-490,397	15,292	
TOTAL LOSSES	26,321,597	20,548,707	2,349,273	
EXPECTED LOSSES	23,808,353	17,164,161	1,803,933	
CREDIBILITY	.32	.79	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.474	1.150	.132	2.756
INDICATED (POST-TEST)	1.139	.889	.102	2.130
PRES. ON RATE LEVEL	1.336	.963	.101	2.400
DERIVED BY FORMULA	1.273	.905	.102	2.280
UNDERLYING PRES. RATE	1.333	.961	.101	2.395
PROPOSED	1.273	.905	.102	2.280

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	TOTAL
IND. RATES				2.36	MINIMUM PREMIUM	
MAN. RATES	2.61	2.51	2.45	+ 2.36	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	1,520,977	6,677,761	.439			1,520,977			12	14	103	129
2004	1,605,490	9,166,172	.570			1,605,490	2	1	14	14	95	126
2005	1,718,359	7,296,472	.424			1,718,359	1		12	11	115	139
2006	1,977,237	5,654,660	.285			1,977,237			6	13	94	113
2007	2,126,638	7,635,258	.359			2,126,638	2		8	9	111	130
TOTAL	8,948,701	36,430,323	.407			8,948,701	5	1	52	61	518	637
O.D.		117,657	.001						1		1	2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,065,740	514,011	599,887			1,581,509	605,872	839,721	471,021
2004	802,474	199,538	2,145,906	482,640	721,590		1,908,630	1,232,582	329,857	662,212	680,743
2005	726,024		2,118,360	426,847	743,140	120,000		1,199,698	348,107	824,784	789,512
2006			1,226,609	454,112	514,585			995,634	817,050	710,539	936,131
2007	1,363,018		1,361,536	276,869	1,173,562	97,000		869,920	134,757	1,628,639	729,957
TOTAL	2,891,516	199,538	8,918,151	2,154,479	3,752,764	217,000	1,908,630	5,879,343	2,235,643	4,665,895	3,607,364
O.D.			100,097		2,500			7,048			8,012

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,988,074	727,324	843,437			1,977,856	956,672	1,182,326	560,986
2004	1,130,845	108,908	3,298,668	652,023	999,403		868,576	2,655,331	504,043	893,700	774,005
2005	804,690	56,227	3,310,223	541,973	984,536	151,196	40,955	2,583,721	468,452	1,064,878	885,043
2006	272	60,268	2,387,104	480,495	617,118	3,671	97,124	2,470,849	719,749	833,442	1,031,616
2007	875,959	124,022	3,813,893	673,593	1,165,772	87,617	91,057	2,386,706	488,192	1,355,522	778,134
TOTAL	2,811,766	349,425	15,797,962	3,075,408	4,610,266	242,484	1,097,712	12,074,463	3,137,108	5,329,868	4,029,784
O.D.		2,560	150,499	2,449	4,557		268	16,404	375	91	8,814

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	32,543,543	16,160,122	4,038,598			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,475,141	-346,607	25,179			
TOTAL LOSSES	34,018,684	15,813,515	4,063,777			
EXPECTED LOSSES	26,309,181	12,796,642	2,863,585			
CREDIBILITY	.95	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.380	.177	.045	.602		
INDICATED (POST-TEST)	.294	.137	.035	.466		
PRES. ON RATE LEVEL	.295	.143	.032	.470		
DERIVED BY FORMULA	.294	.137	.035	.466		
UNDERLYING PRES. RATE	.294	.143	.032	.469		
PROPOSED	.294	.137	.035	.466		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	.482
IND. RATES				.48	MINIMUM PREMIUM	
MAN. RATES	.57	.50	.48	+ .48	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	2,479,190	2,722,839	.109			6	10	52	68	
2004	2,611,545	3,031,650	.116			5	8	43	56	
2005	2,812,946	4,243,199	.150			7	12	39	59	
2006	2,987,005	2,685,712	.089	1	1	2	11	39	54	
2007	3,056,462	3,040,253	.099	1		1	13	58	73	
TOTAL	13,947,148	15,723,653	.113	3	1	21	54	231	310	
O.D.		36,442						2	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			901,792	224,507	390,735			470,232	96,331	328,917	310,325
2004			994,209	259,412	309,590			465,756	250,040	464,108	288,535
2005	412,500		1,354,135	294,625	250,787			1,111,894	223,860	302,789	292,609
2006	2,500	699,608	446,028	270,685	316,007		25,100	104,588	234,812	271,561	314,823
2007	3,000		150,851	216,882	609,892	76,752		90,600	282,939	1,247,016	362,321
TOTAL	418,000	699,608	3,847,015	1,266,111	1,877,011	76,752	25,100	2,243,070	1,087,982	2,614,391	1,568,613
O.D.					12,465					22,176	1,801

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,414,011	317,678	549,371			1,139,372	152,107	463,117	369,597
2004	36	15,983	1,602,190	347,803	429,937		10,892	1,211,552	373,505	625,465	328,064
2005	746,291	35,575	2,092,754	356,913	344,398		29,394	1,842,080	293,940	401,212	328,015
2006	4,091	778,399	1,293,383	293,294	376,879	664	67,498	564,332	229,671	311,794	346,935
2007	4,815	46,668	1,532,489	358,383	589,345	152,305	43,732	1,341,822	404,997	931,130	386,234
TOTAL	755,233	876,625	7,934,827	1,674,071	2,289,930	152,969	151,516	6,099,158	1,454,220	2,732,718	1,758,845
O.D.		529	18,181	4,203	11,695	8	434	14,628	4,507	17,953	1,942

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	16,004,108	8,189,297	1,760,787	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	887,134	-164,383	12,931	
TOTAL LOSSES	16,891,242	8,024,914	1,773,718	
EXPECTED LOSSES	15,899,749	5,718,330	1,534,187	
CREDIBILITY	1.00	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.121	.058	.013	.192
INDICATED (POST-TEST)	.094	.045	.010	.149
PRES. ON RATE LEVEL	.114	.041	.011	.166
DERIVED BY FORMULA	.094	.045	.010	.149
UNDERLYING PRES. RATE	.114	.041	.011	.166
PROPOSED	.094	.045	.010	.149

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	TOTAL
IND. RATES				.15	MINIMUM PREMIUM	
MAN. RATES	.16	.17	.17	+ .15	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	5,759,905	17,005,493	.295			37	37	251	325
2004	6,053,860	22,030,381	.363		3	48	43	243	337
2005	6,269,399	18,049,606	.287			43	37	241	321
2006	6,794,998	17,653,753	.259	2		33	45	263	343
2007	7,113,088	14,578,075	.204			9	48	297	354
TOTAL	31,991,250	89,317,308	.279	2	3	170	210	1295	1680
O.D.		582,151	.001			2	1	16	19

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			6,897,360	889,881	2,061,221			2,239,690	1,083,987	2,024,009	1,809,345
2004		764,398	8,933,118	1,599,790	1,779,385		115,198	3,638,352	1,301,831	2,098,207	1,800,102
2005			7,096,529	1,271,391	2,152,822			2,344,328	974,176	2,499,219	1,711,141
2006	74,306		5,255,405	1,565,615	2,138,542	30,486		2,047,743	1,106,764	3,187,415	2,247,477
2007			1,279,424	2,523,274	2,828,708			313,214	1,590,780	3,503,614	2,539,061
TOTAL	74,306	764,398	29,461,836	7,849,951	10,960,678	30,486	115,198	10,583,327	6,057,538	13,312,464	10,107,126
O.D.			217,429	8,445	93,618			86,233		113,320	63,106

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			10,815,061	1,259,184	2,898,069			5,426,772	1,711,616	2,849,801	2,154,930
2004	226	1,413,157	13,368,060	2,166,623	2,481,569		299,879	7,753,612	1,951,329	2,836,066	2,046,716
2005	185	199,911	11,769,357	1,642,120	2,868,533		98,352	6,236,222	1,297,890	3,213,484	1,918,189
2006	118,840	269,970	10,650,352	1,824,307	2,562,542	110,809	252,212	6,654,968	1,426,604	3,535,673	2,476,720
2007	5,458	341,069	11,129,067	2,726,718	2,936,353	6,133	174,403	5,372,063	1,697,079	3,022,167	2,706,639
TOTAL	124,709	2,224,107	57,731,897	9,618,952	13,747,066	116,942	824,846	31,443,637	8,084,518	15,457,191	11,303,194
O.D.	39	10,580	404,469	42,984	106,389	446	8,543	245,303	24,779	113,613	69,543

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	93,135,518	47,195,492	11,372,737			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	3,866,016	-1,006,318	70,474			
TOTAL LOSSES	97,001,534	46,189,174	11,443,211			
EXPECTED LOSSES	69,101,101	35,190,376	8,317,725			
CREDIBILITY	1.00	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.303	.144	.036	.483		
INDICATED (POST-TEST)	.234	.111	.028	.373		
PRES. ON RATE LEVEL	.217	.110	.026	.353		
DERIVED BY FORMULA	.234	.111	.028	.373		
UNDERLYING PRES. RATE	.216	.110	.026	.352		
PROPOSED	.234	.111	.028	.373		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	.386
IND. RATES				.39	MINIMUM PREMIUM	
MAN. RATES	.37	.35	.36	+ .39	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	290,645	3,580,171	1.231			10	8	75	93
2004	327,656	4,756,429	1.451			12	9	61	82
2005	304,327	2,810,778	.923			7	10	52	69
2006	387,958	4,354,537	1.122			10	12	52	74
2007	382,147	2,344,513	.613			2	8	74	84
TOTAL	1,692,733	17,846,428	1.054			41	47	314	402
O.D.		4,088							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,409,081	330,147	327,760			337,738	105,909	458,688	610,848
2004			2,062,646	447,515	465,596			597,812	181,769	591,134	409,957
2005			874,534	483,139	289,630			241,497	208,916	357,325	355,737
2006			1,714,195	635,835	341,245			650,262	298,926	398,810	315,264
2007			257,542	407,017	470,822			92,507	247,422	508,459	360,744
TOTAL			6,317,998	2,303,653	1,895,053			1,919,816	1,042,942	2,314,416	2,052,550
O.D.											4,088

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,209,439	467,159	460,828			818,339	167,230	645,835	727,520
2004	65	32,892	3,296,478	602,033	649,330		13,979	1,526,030	283,528	793,664	466,121
2005	70	27,760	1,633,948	549,515	397,418		10,988	712,509	255,135	462,350	398,781
2006	423	86,081	3,438,483	650,952	451,601	3,296	72,018	1,896,685	348,646	465,387	347,421
2007	876	58,139	1,884,066	448,967	489,027	1,044	30,372	895,384	262,414	442,200	384,553
TOTAL	1,434	204,872	12,462,414	2,718,626	2,448,204	4,340	127,357	5,848,947	1,316,953	2,809,436	2,324,396
O.D.											4,577

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	18,649,364	9,293,219	2,328,973			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	870,109	-216,879	16,440			
TOTAL LOSSES	19,519,473	9,076,340	2,345,413			
EXPECTED LOSSES	15,488,507	7,752,717	1,912,789			
CREDIBILITY	.31	.76	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.153	.536	.139	1.828		
INDICATED (POST-TEST)	.891	.414	.107	1.412		
PRES. ON RATE LEVEL	.917	.459	.113	1.489		
DERIVED BY FORMULA	.909	.425	.107	1.441		
UNDERLYING PRES. RATE	.915	.458	.113	1.486		
PROPOSED	.909	.425	.107	1.441		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	1.492
IND. RATES				1.49	MINIMUM PREMIUM	
MAN. RATES	1.53	1.48	1.52	+ 1.49	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	238,373	3,455,493	1.449			238,373			8	10	74	92
2004	251,938	1,834,992	.728			251,938				8	78	86
2005	274,372	3,141,656	1.145			274,372		2		9	75	86
2006	301,158	2,570,062	.853			301,158				11	86	97
2007	332,045	3,237,539	.975			332,045				8	86	94
TOTAL	1,397,886	14,239,742	1.019			1,397,886			10	46	399	455
O.D.		20,925	.001									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,029,203	288,203	274,208			383,866	410,782	436,739	632,492
2004				90,999	270,944				141,147	686,575	645,327
2005			365,081	300,023	500,072			192,043	255,172	804,882	724,383
2006				474,403	266,446				395,592	654,321	779,300
2007				393,784	529,571				478,191	1,005,097	830,896
TOTAL			1,394,284	1,547,412	1,841,241			575,909	1,680,884	3,587,614	3,612,398
O.D.											20,925

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,613,792	407,807	385,533			930,108	648,625	614,932	753,298
2004	11	349	33,564	121,788	371,354		168	54,848	214,470	916,772	733,737
2005	44	13,713	811,529	355,077	653,175		10,021	672,118	325,622	1,024,308	812,033
2006	115	17,183	720,592	419,436	324,042	273	25,787	603,979	388,667	730,689	858,789
2007	831	47,064	1,597,686	437,609	534,017	1,541	42,412	1,387,399	481,863	864,838	885,735
TOTAL	1,001	78,309	4,777,163	1,741,717	2,268,121	1,814	78,388	3,648,452	2,059,247	4,151,539	4,043,592
O.D.											23,241

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,585,127	10,220,624	4,066,833	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	489,306	-197,597	26,365	
TOTAL LOSSES	9,074,433	10,023,027	4,093,198	
EXPECTED LOSSES	8,736,788	7,255,029	3,005,456	
CREDIBILITY	.27	.67	.95	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.649	.717	.293	1.659
INDICATED (POST-TEST)	.502	.554	.226	1.282
PRES. ON RATE LEVEL	.626	.520	.216	1.362
DERIVED BY FORMULA	.593	.543	.226	1.362
UNDERLYING PRES. RATE	.625	.519	.215	1.359
PROPOSED	.593	.543	.226	1.362

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	1.410
IND. RATES				1.41	MINIMUM PREMIUM	
MAN. RATES	1.54	1.42	1.39	+ 1.41	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	1,176,927	37,567,861	3.192			1,176,927		1	74	110	679	864
2004	1,299,254	33,858,059	2.605			1,299,254			63	89	767	919
2005	1,338,652	32,879,185	2.456			1,338,652			44	130	624	798
2006	1,439,550	32,744,189	2.274			1,439,550			44	137	648	829
2007	1,513,540	22,976,787	1.518			1,513,540			7	68	664	739
TOTAL	6,767,923	160,026,081	2.364			6,767,923		1	232	534	3382	4149
O.D.		278,392	.004							1	13	14

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		482,075	10,838,845	4,840,243	4,217,438		487,364	5,487,347	2,311,797	4,711,344	4,191,408
2004			9,079,565	3,884,495	5,010,131			3,228,024	2,127,284	5,851,253	4,677,307
2005			7,433,018	5,548,328	4,855,549			2,598,329	3,027,360	4,711,572	4,705,029
2006			5,914,644	5,561,368	5,721,313			2,724,429	2,729,822	5,467,709	4,624,904
2007			910,936	2,878,477	5,885,828			229,824	1,532,327	6,624,707	4,914,688
TOTAL		482,075	34,177,008	22,712,911	25,690,259		487,364	14,267,953	11,728,590	27,366,585	23,113,336
O.D.				17,262	66,376				9,533	104,735	80,486

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		471,928	16,767,083	6,848,948	5,929,719		442,755	11,949,156	3,650,325	6,633,572	4,991,967
2004	556	149,027	15,024,576	5,158,925	6,929,432		75,444	8,504,535	3,203,781	7,849,575	5,318,098
2005	798	257,201	15,148,006	6,333,553	6,486,740		124,245	8,175,252	3,624,751	6,105,047	5,274,338
2006	2,248	457,797	18,308,585	5,561,217	6,778,201	13,245	383,379	9,824,679	3,015,788	6,111,472	5,096,644
2007	6,464	476,151	15,848,830	3,961,856	5,825,428	7,239	225,340	7,180,103	2,285,582	5,539,775	5,239,057
TOTAL	10,066	1,812,104	81,097,080	27,864,499	31,949,520	20,484	1,251,163	45,633,725	15,780,227	32,239,441	25,920,104
O.D.	2	756	31,664	23,671	83,091	11	785	29,481	18,469	122,391	88,526

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	129,887,321	108,081,309	26,008,630			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	6,319,471	-2,441,805	165,758			
TOTAL LOSSES	136,206,792	105,639,504	26,174,388			
EXPECTED LOSSES	113,091,993	85,681,905	19,491,619			
CREDIBILITY	.79	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.013	1.561	.387	3.961		
INDICATED (POST-TEST)	1.556	1.207	.299	3.062		
PRES. ON RATE LEVEL	1.675	1.269	.288	3.232		
DERIVED BY FORMULA	1.581	1.207	.299	3.087		
UNDERLYING PRES. RATE	1.671	1.266	.288	3.225		
PROPOSED	1.581	1.207	.299	3.087		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.197
IND. RATES				3.20	MINIMUM PREMIUM	
MAN. RATES	3.81	3.46	3.30	+ 3.20	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	4,595,354	33,801,859	.735	1	1	61	48	828	939	
2004	3,656,834	28,835,260	.788			55	59	685	799	
2005	3,639,738	26,873,995	.738			46	51	630	727	
2006	3,970,366	25,297,149	.637			30	73	630	733	
2007	3,798,445	21,268,662	.559			15	58	596	669	
TOTAL	19,660,737	136,076,925	.692	1	1	207	289	3369	3867	
O.D.		478,319	.002			1	1	16	18	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	217,149	53,520	10,574,329	1,564,421	4,837,764	19,517	27,500	3,986,777	1,281,068	5,996,883	5,242,931
2004			9,327,524	2,022,127	3,629,374			3,079,138	1,679,366	4,542,903	4,554,828
2005			7,720,633	2,363,332	3,531,910			3,408,698	1,606,223	4,280,184	3,963,015
2006			4,583,900	3,418,456	4,223,437			1,637,170	2,642,048	4,383,862	4,408,276
2007			2,075,859	2,302,902	4,149,580			801,901	1,678,040	5,202,886	5,057,494
TOTAL	217,149	53,520	34,282,245	11,671,238	20,372,065	19,517	27,500	12,913,684	8,886,745	24,406,718	23,226,544
O.D.			93,764	56,540	35,173			904	2,884	93,152	195,902

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	410,194	147,929	16,101,083	2,213,654	6,801,892	40,908	70,538	8,365,207	2,022,806	8,443,602	6,244,331
2004	295	150,525	15,003,542	2,750,257	5,017,478		72,360	8,070,022	2,540,520	6,098,000	5,178,839
2005	343	228,368	13,445,670	2,889,986	4,675,367		140,680	8,970,201	2,118,135	5,490,545	4,442,540
2006	1,535	329,683	13,100,492	3,562,990	4,965,160	9,589	306,824	7,733,829	2,759,973	4,932,661	4,857,920
2007	5,218	423,062	13,645,124	3,092,271	4,181,178	8,391	256,422	7,563,777	2,159,698	4,426,281	5,391,289
TOTAL	417,585	1,279,567	71,295,911	14,509,158	25,641,075	58,888	846,824	40,703,036	11,601,132	29,391,089	26,114,919
O.D.	8	1,156	199,711	65,069	42,414	27	1,156	42,096	15,126	95,635	220,612

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	114,845,965	81,360,698	26,335,531		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	4,648,839	-1,952,481	143,407		
TOTAL LOSSES	119,494,804	79,408,217	26,478,938		
EXPECTED LOSSES	82,575,096	62,521,144	18,284,485		
CREDIBILITY	1.00	1.00	1.00		
PURE PREMIUMS					
INDICATED (PRE-TEST)	.608	.404	.135	1.147	
INDICATED (POST-TEST)	.470	.312	.104	.886	
PRES. ON RATE LEVEL	.421	.319	.093	.833	
DERIVED BY FORMULA	.470	.312	.104	.886	
UNDERLYING PRES. RATE	.420	.318	.093	.831	
PROPOSED	.470	.312	.104	.886	
IND. RATES					
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE
IND. RATES				.92	MINIMUM PREMIUM
MAN. RATES	.96	.88	.85	+ .92	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	978,095	391,405	.040			1			12	13
2004	1,069,842	477,148	.044					3	10	13
2005	1,140,604	576,085	.050					4	11	15
2006	1,240,141	686,104	.055					5	19	24
2007	1,363,028	630,423	.046			1		4	9	14
TOTAL	5,791,710	2,761,165	.048			2		16	61	79
O.D.		16,520							2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			145,850		23,221			67,500		50,880	103,954
2004				116,805	102,917				34,088	131,310	92,028
2005				26,524	100,839				193,609	118,667	136,446
2006				123,702	66,936				241,526	165,984	87,956
2007			109,752	123,710	48,119			35,000	64,617	108,424	140,801
TOTAL			255,602	390,741	342,032			102,500	533,840	575,265	561,185
O.D.					5,536					9,866	1,118

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			228,693		32,649			163,553		71,638	123,809
2004	15	180	27,538	151,544	142,256		35	11,961	51,000	175,492	104,636
2005	4	576	34,624	33,821	129,602		1,377	115,602	213,366	159,826	152,956
2006	30	4,444	186,487	109,038	81,693	170	13,401	300,983	213,570	197,522	96,928
2007	252	15,146	475,713	107,026	60,592	294	8,443	238,540	65,028	96,170	150,094
TOTAL	301	20,346	953,055	401,429	446,792	464	23,256	830,639	542,964	700,648	628,423
O.D.		2	106	33	7,717			105	65	13,672	1,271

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,828,274	2,113,320	629,694			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	87,512	-39,789	3,539			
TOTAL LOSSES	1,915,786	2,073,531	633,233			
EXPECTED LOSSES	1,563,762	1,447,928	405,420			
CREDIBILITY	.71	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.033	.036	.011	.080		
INDICATED (POST-TEST)	.026	.028	.009	.063		
PRES. ON RATE LEVEL	.027	.025	.007	.059		
DERIVED BY FORMULA	.026	.028	.009	.063		
UNDERLYING PRES. RATE	.027	.025	.007	.059		
PROPOSED	.026	.028	.009	.063		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	.065
IND. RATES				.07	MINIMUM PREMIUM	
MAN. RATES	.09	.08	.06	+ .07	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	873,100	3,117,878	.357			3	5	80	88	
2004	906,326	3,008,743	.331			3	8	66	77	
2005	789,206	2,786,024	.353			2	7	62	72	
2006	801,310	3,049,449	.380	1		4	3	52	60	
2007	827,099	2,652,511	.320				6	45	51	
TOTAL	4,197,041	14,614,605	.348			2	12	29	348	
O.D.		393								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			496,944	182,105	412,958			299,643	137,105	1,089,933	499,190
2004			527,411	270,607	372,641			388,599	300,077	660,584	488,824
2005	126,448		233,569	257,084	459,836	6,277		138,750	401,706	763,506	398,848
2006	62,455		483,165	37,486	625,267	331		282,124	128,136	806,519	623,966
2007				146,191	747,864				139,509	975,486	643,461
TOTAL	188,903		1,741,089	893,473	2,618,566	6,608		1,109,116	1,106,533	4,296,028	2,654,289
O.D.											393

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			779,208	257,678	580,623			726,034	216,490	1,534,624	594,535
2004	37	8,791	887,080	358,840	514,637		9,162	1,040,004	446,623	887,646	555,793
2005	228,792	9,850	582,540	304,093	598,824	12,910	8,870	620,887	477,354	980,497	447,109
2006	98,962	28,800	1,090,095	136,837	700,920	2,510	37,475	1,005,120	214,364	876,221	687,611
2007	379	41,172	1,398,580	348,770	715,408	785	25,962	859,201	280,977	805,052	685,929
TOTAL	328,170	88,613	4,737,503	1,406,218	3,110,412	16,205	81,469	4,251,246	1,635,808	5,084,040	2,970,977
O.D.											454

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	9,503,206	11,236,478	2,971,431		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	607,482	-274,795	17,218		
TOTAL LOSSES	10,110,688	10,961,683	2,988,649		
EXPECTED LOSSES	10,828,365	8,729,845	2,182,461		
CREDIBILITY	.57	1.00	1.00		
PURE PREMIUMS					
INDICATED (PRE-TEST)	.241	.261	.071	.573	
INDICATED (POST-TEST)	.186	.202	.055	.443	
PRES. ON RATE LEVEL	.259	.208	.052	.519	
DERIVED BY FORMULA	.217	.202	.055	.474	
UNDERLYING PRES. RATE	.258	.208	.052	.518	
PROPOSED	.217	.202	.055	.474	
IND. RATES					
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE
IND. RATES				.49	MINIMUM PREMIUM
MAN. RATES	.54	.53	.53	+ .49	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	61,313	648,129	1.057						30	30
2004	65,116	565,718	.868	1	1		3		33	38
2005	68,181	586,854	.860				1		34	35
2006	72,568	1,252,850	1.726			2	3		20	25
2007	78,034	1,053,911	1.350			2	1		31	34
TOTAL	345,212	4,107,462	1.190	1	1	4	8		148	162

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					240,335					268,036	139,758
2004	3,000	20,479		114,414	59,713		35,867		84,108	186,600	61,537
2005				29,159	86,821				42,621	320,632	107,621
2006			305,761	140,990	183,713			131,972	92,823	244,938	152,653
2007			247,222	11,244	153,609			55,316	215,225	192,661	178,634
TOTAL	3,000	20,479	552,983	295,807	724,191		35,867	187,288	434,777	1,212,867	640,203

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					337,912					377,394	166,452
2004	4,581	45,694	25,803	147,733	83,215		92,864	27,971	122,683	250,168	69,968
2005	5	559	33,228	35,807	111,825		713	58,533	62,510	403,590	120,643
2006	81	18,061	714,504	154,370	217,632	691	17,813	466,196	113,611	271,835	168,224
2007	80	19,426	574,651	79,647	153,454	723	19,233	566,031	174,166	181,558	190,424
TOTAL	4,747	83,740	1,348,186	417,557	904,038	1,414	130,623	1,118,731	472,970	1,484,545	715,711

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,687,441	3,279,110	715,711	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	160,279	-74,391	5,273	
TOTAL LOSSES	2,847,720	3,204,719	720,984	
EXPECTED LOSSES	2,865,259	2,623,612	617,930	
CREDIBILITY	.11	.26	.37	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.825	.928	.209	1.962
INDICATED (POST-TEST)	.638	.717	.162	1.517
PRES. ON RATE LEVEL	.832	.762	.179	1.773
DERIVED BY FORMULA	.811	.750	.173	1.734
UNDERLYING PRES. RATE	.830	.760	.179	1.769
PROPOSED	.811	.750	.173	1.734

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	1.796
IND. RATES				1.80	MINIMUM PREMIUM	
MAN. RATES	1.96	1.86	1.81	+ 1.80	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	9,107,949	36,625,859	.402		1	53	478	695	1227
2004	9,600,364	38,440,114	.400	1		59	506	630	1196
2005	9,756,737	42,429,033	.434			62	550	640	1252
2006	10,477,002	43,309,517	.413	1		41	616	626	1284
2007	11,399,402	40,723,078	.357			19	611	728	1358
TOTAL	50,341,454	201,527,601	.400	2	1	234	2761	3319	6317
O.D.		377,811		1		1		2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		280,565	7,907,871	4,924,836	3,131,306		1,162,029	3,293,077	6,149,041	3,896,587	5,880,547
2004	12,964		9,302,396	5,355,098	2,291,712			4,554,204	6,836,175	3,880,176	6,207,389
2005			9,416,151	7,451,098	2,282,733			4,254,320	9,787,045	3,157,932	6,079,754
2006	755,273		6,873,683	7,747,810	3,001,046			4,512,029	10,592,419	3,351,423	6,475,834
2007			2,739,518	7,628,985	4,117,327			660,465	11,165,933	5,866,927	8,543,923
TOTAL	768,237	280,565	36,239,619	33,107,827	14,824,124		1,162,029	17,274,095	44,530,613	20,153,045	33,187,447
O.D.	185,000		134,648		4,556			18,046		3,876	31,685

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		180,746	12,048,491	6,968,659	4,402,601		694,709	6,928,566	9,709,337	5,486,394	7,003,731
2004	20,366	148,929	15,371,117	6,989,948	3,238,896		102,778	12,362,499	9,811,092	5,336,361	7,057,801
2005	1,042	312,806	18,387,317	8,246,888	3,300,831		222,446	15,125,623	10,854,510	4,578,622	6,815,404
2006	878,096	485,669	19,906,598	7,000,716	3,929,107	18,098	730,630	17,057,775	9,187,407	4,531,511	7,136,369
2007	15,409	785,072	25,686,075	6,655,070	4,679,621	29,924	714,613	22,411,210	7,899,952	5,991,806	9,107,822
TOTAL	914,913	1,913,222	91,399,598	35,861,281	19,551,056	48,022	2,465,176	73,885,673	47,462,298	25,924,694	37,121,127
O.D.	281,552	52	213,010	433	5,802		33	44,791	328	4,492	35,528

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	171,166,042	128,810,384	37,156,655		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	7,390,978	-2,775,843	223,221		
TOTAL LOSSES	178,557,020	126,034,541	37,379,876		
EXPECTED LOSSES	131,894,609	97,662,421	26,177,555		
CREDIBILITY	1.00	1.00	1.00		
PURE PREMIUMS					
INDICATED (PRE-TEST)	.355	.250	.074	.679	
INDICATED (POST-TEST)	.274	.193	.057	.524	
PRES. ON RATE LEVEL	.263	.194	.052	.509	
DERIVED BY FORMULA	.274	.193	.057	.524	
UNDERLYING PRES. RATE	.262	.194	.052	.508	
PROPOSED	.274	.193	.057	.524	
IND. RATES					
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE
IND. RATES				.54	MINIMUM PREMIUM
MAN. RATES	.52	.51	.52	+ .54	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	95,364	1,034,090	1.084			3	3	18	24
2004	101,622	1,642,331	1.616			8		13	21
2005	77,086	445,045	.577				3	13	16
2006	96,313	220,832	.229				2	10	12
2007	90,845	1,091,977	1.202				5	18	23
TOTAL	461,230	4,434,275	.961			11	13	72	96
O.D.		745							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			424,418	40,779	205,556			87,447	54,512	146,522	74,856
2004			1,181,895		30,410			332,766		56,797	40,463
2005				133,447	139,046				61,805	54,792	55,955
2006				41,093	23,753				4,780	88,119	63,087
2007				218,700	202,906				394,062	208,371	67,938
TOTAL			1,606,313	434,019	601,671			420,213	515,159	554,601	302,299
O.D.											745

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			665,487	57,703	289,012			211,885	86,074	206,304	89,153
2004		18,440	1,827,765	12,071	45,508		7,718	818,317	9,174	77,257	46,006
2005	20	1,684	100,026	149,225	182,535		464	38,800	69,007	72,178	62,726
2006	10	1,499	62,789	36,428	28,813	4	1,112	30,569	12,848	94,228	69,522
2007	457	22,293	756,289	212,918	211,124	992	23,137	747,149	275,951	211,625	72,422
TOTAL	487	43,916	3,412,356	468,345	756,992	996	32,431	1,846,720	453,054	661,592	339,829
O.D.											794

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,336,906	2,339,983	340,623	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	343,072	-79,684	3,002	
TOTAL LOSSES	5,679,978	2,260,299	343,625	
EXPECTED LOSSES	6,079,011	2,559,826	378,209	
CREDIBILITY	.13	.32	.45	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.231	.490	.075	1.796
INDICATED (POST-TEST)	.952	.379	.058	1.389
PRES. ON RATE LEVEL	1.321	.556	.082	1.959
DERIVED BY FORMULA	1.273	.499	.071	1.843
UNDERLYING PRES. RATE	1.318	.555	.082	1.955
PROPOSED	1.273	.499	.071	1.843

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	1.908
IND. RATES				1.91	MINIMUM PREMIUM	
MAN. RATES	2.41	2.17	2.00	+ 1.91	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	201,639	1,183,035	.586			1	2	34	37	
2004	203,288	1,776,469	.873			2	5	32	39	
2005	216,313	1,725,601	.797			3	1	37	41	
2006	214,649	2,352,973	1.096			4	8	32	44	
2007	230,053	1,214,848	.528				5	31	36	
TOTAL	1,065,942	8,252,926	.774			10	21	166	197	
O.D.		357,251	.033			1			1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			103,780	119,791	109,105			228,913	28,303	232,467	360,676
2004			213,741	299,851	214,845			95,496	76,913	338,619	537,004
2005			361,336	42,357	350,801			216,576	86,662	256,861	411,008
2006			591,006	261,003	179,032			329,154	155,517	428,918	408,343
2007				261,262	186,617				131,742	238,564	396,663
TOTAL			1,269,863	984,264	1,040,400			870,139	479,137	1,495,429	2,113,694
O.D.			263,822					87,307			6,122

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			162,727	169,504	153,405			554,656	44,690	327,315	429,565
2004	44	3,729	397,758	390,149	298,504		2,297	262,798	118,303	452,798	610,574
2005	7	10,774	636,812	73,633	452,655		9,120	578,632	117,741	329,187	460,740
2006	152	31,804	1,269,907	266,282	225,994	1,665	38,919	1,030,378	202,977	477,658	449,994
2007	525	24,252	822,130	235,536	199,900	414	11,062	361,167	126,589	207,503	422,843
TOTAL	728	70,559	3,289,334	1,135,104	1,330,458	2,079	61,398	2,787,631	610,300	1,794,461	2,373,716
O.D.			413,673					211,545			6,644

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	6,836,947	4,870,323	2,380,360		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	258,370	-103,417	13,726		
TOTAL LOSSES	7,095,317	4,766,906	2,394,086		
EXPECTED LOSSES	4,626,188	3,517,609	1,652,209		
CREDIBILITY	.23	.56	.79		
PURE PREMIUMS					
INDICATED (PRE-TEST)	.666	.447	.225	1.338	
INDICATED (POST-TEST)	.515	.346	.174	1.035	
PRES. ON RATE LEVEL	.435	.331	.155	.921	
DERIVED BY FORMULA	.453	.339	.170	.962	
UNDERLYING PRES. RATE	.434	.330	.155	.919	
PROPOSED	.453	.339	.170	.962	
IND. RATES					
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE
IND. RATES				1.00	MINIMUM PREMIUM
MAN. RATES	.99	.91	.94	+ 1.00	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	88,366	718,338	.812			88,366				3	29	32
2004	86,778	923,265	1.063			86,778			2		20	22
2005	85,171	905,630	1.063			85,171	2		3	1	22	28
2006	87,644	1,005,986	1.147			87,644			1	5	32	38
2007	95,114	1,001,651	1.053			95,114			1	7	12	20
TOTAL	443,073	4,554,870	1.028			443,073	2		7	16	115	140
O.D.		635										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				160,976	71,459				36,418	205,051	244,434
2004			433,771		57,000			175,036		104,389	153,069
2005	5,001		398,990	41,359	53,206			121,178	5,307	124,498	156,091
2006			141,853	262,348	146,921			43,366	91,727	216,517	103,254
2007			180,000	199,776	44,083			52,000	280,895	95,783	149,114
TOTAL	5,001		1,154,614	664,459	372,669			391,580	414,347	746,238	805,962
O.D.											635

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				227,781	100,469				57,504	288,711	291,121
2004		6,748	666,828	5,282	79,287		4,019	427,543	6,501	139,785	174,039
2005	9,053	10,757	632,927	56,586	73,612		4,800	298,783	18,670	157,593	174,978
2006	85	14,731	603,599	239,413	181,604	272	10,183	256,739	101,024	239,420	113,786
2007	418	23,129	722,822	161,731	66,392	820	20,178	597,408	192,953	110,145	158,956
TOTAL	9,556	55,365	2,626,176	690,793	501,364	1,092	39,180	1,580,473	376,652	935,654	912,880
O.D.											677

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,311,842	2,504,463	913,557			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	159,369	-58,295	5,412			
TOTAL LOSSES	4,471,211	2,446,168	918,969			
EXPECTED LOSSES	2,840,098	1,962,814	655,748			
CREDIBILITY	.13	.31	.44			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.009	.552	.207	1.768		
INDICATED (POST-TEST)	.780	.427	.160	1.367		
PRES. ON RATE LEVEL	.643	.444	.148	1.235		
DERIVED BY FORMULA	.661	.439	.153	1.253		
UNDERLYING PRES. RATE	.641	.443	.148	1.232		
PROPOSED	.661	.439	.153	1.253		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	1.297
IND. RATES				1.30	MINIMUM PREMIUM	
MAN. RATES	1.34	1.27	1.26	+ 1.30	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	170,020	3,488,032	2.051			170,020			6	15	100	121
2004	181,562	4,345,253	2.393			181,562	2		3	8	101	114
2005	199,375	4,090,472	2.051			199,375			5	11	112	128
2006	176,529	3,889,580	2.203			176,529			1	11	100	112
2007	223,950	4,252,412	1.898			223,950			1	8	134	143
TOTAL	951,436	20,065,749	2.109			951,436	2		16	53	547	618
O.D.		39,673	.004								1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			723,584	441,029	280,564			395,938	243,854	661,553	741,510
2004	729,318		401,510	538,680	606,839	22,827		79,145	164,543	818,367	984,024
2005			977,362	289,703	414,374			425,277	269,732	864,213	849,811
2006			150,795	285,046	311,235			30,882	609,778	1,621,142	880,702
2007			132,494	352,272	1,018,121			50,817	238,753	1,577,017	882,938
TOTAL	729,318		2,385,745	1,906,730	2,631,133	22,827		982,059	1,526,660	5,542,292	4,338,985
O.D.					11,559					5,840	22,274

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,134,580	624,058	394,470			959,358	385,046	931,466	883,138
2004	1,110,028	7,237	755,669	705,375	837,949	39,311	2,019	258,742	252,309	1,093,071	1,118,835
2005	41	27,472	1,618,415	352,783	549,245		16,580	1,078,039	353,245	1,101,536	952,638
2006	86	17,975	720,845	270,199	363,484	523	45,484	1,116,079	615,881	1,774,040	970,534
2007	810	72,077	2,401,762	586,985	992,994	1,434	47,190	1,506,794	468,869	1,304,869	941,212
TOTAL	1,110,965	124,761	6,631,271	2,539,400	3,138,142	41,268	111,273	4,919,012	2,075,350	6,204,982	4,866,357
O.D.		39	2,328	658	14,736		9	654	309	7,306	25,157

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,941,580	13,980,883	4,891,514			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	651,546	-250,770	29,018			
TOTAL LOSSES	13,593,126	13,730,113	4,920,532			
EXPECTED LOSSES	11,664,606	8,867,383	3,368,084			
CREDIBILITY	.21	.52	.73			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.429	1.443	.517	3.389		
INDICATED (POST-TEST)	1.105	1.115	.400	2.620		
PRES. ON RATE LEVEL	1.229	.934	.355	2.518		
DERIVED BY FORMULA	1.203	1.028	.388	2.619		
UNDERLYING PRES. RATE	1.226	.932	.354	2.512		
PROPOSED	1.203	1.028	.388	2.619		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.712
IND. RATES				2.71	MINIMUM PREMIUM	
MAN. RATES	2.47	2.44	2.57	+ 2.71	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	38,195	2,078,141	5.440			3	3	13	19
2004	38,212	2,719,979	7.118			4	6	26	36
2005	45,886	2,364,749	5.153			3	3	20	26
2006	55,431	2,338,245	4.218			1	8	14	23
2007	47,240	1,958,355	4.145			1	3	20	24
TOTAL	224,964	11,459,469	5.094			12	23	93	128
O.D.		230,877	.102				1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			555,658	173,312	80,803			108,943	68,805	81,231	1,009,389
2004			509,156	251,434	280,856			40,000	158,124	176,275	1,304,134
2005			406,172	120,622	128,671			88,869	50,514	139,295	1,430,606
2006			150,425	265,513	79,342			1,038	255,564	129,577	1,456,786
2007			148,928	102,782	130,078			35,000	53,676	233,347	1,254,544
TOTAL			1,770,339	913,663	699,750			273,850	586,683	759,725	6,455,459
O.D.				64,206	8,534				27,478	8,324	122,335

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			871,272	245,236	113,608			263,969	108,643	114,373	1,202,182
2004	36	8,391	849,610	332,318	388,940		974	137,469	227,474	238,269	1,482,800
2005	17	11,917	701,699	144,985	173,033		3,882	249,150	66,096	178,354	1,603,709
2006	86	14,059	582,511	233,705	107,556	184	13,818	307,459	221,409	159,992	1,605,378
2007	238	19,282	603,033	124,075	136,789	322	10,381	304,000	83,939	196,131	1,337,344
TOTAL	377	53,649	3,608,125	1,080,319	919,926	506	29,055	1,262,047	707,561	887,119	7,231,413
O.D.				90,851	11,999				43,388	11,720	145,474

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,953,759	3,752,883	7,376,887			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	337,099	-131,184	48,192			
TOTAL LOSSES	5,290,858	3,621,699	7,425,079			
EXPECTED LOSSES	6,067,279	4,623,010	5,734,333			
CREDIBILITY	.08	.20	.28			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.352	1.610	3.301	7.263		
INDICATED (POST-TEST)	1.818	1.245	2.552	5.615		
PRES. ON RATE LEVEL	2.703	2.060	2.554	7.317		
DERIVED BY FORMULA	2.632	1.897	2.553	7.082		
UNDERLYING PRES. RATE	2.697	2.055	2.549	7.301		
PROPOSED	2.632	1.897	2.553	7.082		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	7.335
IND. RATES				7.34	MINIMUM PREMIUM	
MAN. RATES	8.43	7.85	7.47	+ 7.34	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	932,794	30,888,063	3.311	1	2	61	102	583	749
2004	1,055,834	28,750,182	2.722			58	108	545	711
2005	1,026,150	35,938,587	3.502	1		68	126	598	793
2006	1,078,838	29,896,620	2.771	1		42	129	529	701
2007	1,181,143	24,077,491	2.038	5		13	109	602	729
TOTAL	5,274,759	149,550,943	2.835	8	2	242	574	2857	3683
O.D.		558,335	.010			1	5	10	16

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	132,587	548,941	9,117,987	3,412,034	3,310,868	94,590	1,640,110	5,008,018	2,292,488	3,388,186	1,942,254
2004			9,599,332	3,874,853	3,454,289			3,304,430	2,220,559	3,955,553	2,341,166
2005	345,448		10,041,795	5,302,124	4,758,103			4,752,205	3,378,282	4,925,747	2,434,883
2006	339,648		6,499,526	5,596,075	4,040,136	32,162		3,165,520	3,715,920	4,239,271	2,268,362
2007	874,992		1,907,553	4,283,917	4,127,331	500		1,509,465	3,705,456	5,399,044	2,269,233
TOTAL	1,692,675	548,941	37,166,193	22,469,003	19,690,727	127,252	1,640,110	17,739,638	15,312,705	21,907,801	11,255,898
O.D.			113,500	212,623	41,557			2,950	111,565	29,403	46,737

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	250,457	585,211	14,097,554	4,828,032	4,655,073	198,261	1,064,808	9,632,337	3,619,841	4,770,558	2,313,225
2004	547	154,801	15,679,782	5,120,859	4,806,115		76,566	8,620,437	3,292,695	5,329,255	2,661,906
2005	625,707	318,744	18,768,143	6,128,696	6,378,915		183,420	11,867,821	4,090,798	6,412,743	2,729,504
2006	540,051	451,806	18,200,538	5,400,553	4,939,590	121,975	456,322	11,520,020	3,738,999	4,898,940	2,499,735
2007	1,265,812	532,747	17,442,333	4,371,896	4,339,991	14,436	372,928	11,121,145	3,405,485	4,809,127	2,419,002
TOTAL	2,682,574	2,043,309	84,188,350	25,850,036	25,119,684	334,672	2,154,044	52,761,760	18,147,818	26,220,623	12,623,372
O.D.	53	5,253	331,149	227,314	63,456	37	2,088	81,293	125,906	37,877	52,252

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	144,584,582	95,792,714	12,675,624	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	6,607,749	-2,220,966	84,881	
TOTAL LOSSES	151,192,331	93,571,748	12,760,505	
EXPECTED LOSSES	118,049,106	77,116,977	10,022,043	
CREDIBILITY	.67	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.866	1.774	.242	4.882
INDICATED (POST-TEST)	2.215	1.371	.187	3.773
PRES. ON RATE LEVEL	2.243	1.465	.191	3.899
DERIVED BY FORMULA	2.224	1.371	.187	3.782
UNDERLYING PRES. RATE	2.238	1.462	.190	3.890
PROPOSED	2.224	1.371	.187	3.782

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.917
IND. RATES				3.92	MINIMUM PREMIUM	
MAN. RATES	3.99	3.77	3.98	+ 3.92	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	437,556	13,181,279	3.012			437,556			22	61	239	322
2004	431,127	10,700,289	2.481			431,127			19	47	265	331
2005	472,669	9,573,387	2.025			472,669			12	48	255	315
2006	473,192	10,815,681	2.285			473,192	1		9	57	281	348
2007	522,432	7,648,190	1.463			522,432	1		4	36	261	302
TOTAL	2,336,976	51,918,826	2.222			2,336,976	2		66	249	1301	1618
O.D.		309,622	.013							1	6	7

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			3,190,098	2,081,671	1,446,669			2,624,941	1,163,646	1,643,756	1,030,498
2004			3,064,340	1,727,119	1,138,834			1,300,100	988,863	1,494,518	986,515
2005			1,627,818	1,817,886	1,575,448			635,070	1,181,384	1,590,981	1,144,800
2006	13,000		1,371,109	2,054,451	1,830,989			964,025	1,413,527	2,013,748	1,154,832
2007	195,070		553,016	983,814	1,529,368	32,059		177,686	508,344	2,391,573	1,277,260
TOTAL	208,070		9,806,381	8,664,941	7,521,308	32,059		5,701,822	5,255,764	9,134,576	5,593,905
O.D.				97,130	71,502				35,864	86,919	18,207

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			4,772,248	2,945,569	2,034,014			3,482,545	1,837,399	2,314,405	1,227,323
2004	246	49,471	5,075,310	2,262,782	1,590,696		29,864	3,390,379	1,455,907	2,017,041	1,121,668
2005	261	63,554	3,745,820	2,054,505	2,097,212		33,747	2,280,725	1,381,350	2,067,761	1,283,321
2006	21,247	129,252	5,223,476	1,967,195	2,173,363	4,068	142,319	3,532,875	1,420,470	2,280,701	1,272,625
2007	282,332	153,844	5,032,849	1,211,392	1,546,697	65,795	87,822	2,704,179	811,247	1,998,681	1,361,559
TOTAL	304,086	396,121	23,849,703	10,441,443	9,441,982	69,863	293,752	15,390,703	6,906,373	10,678,589	6,266,496
O.D.	22	3,590	144,112	124,094	73,982	31	1,686	67,156	53,488	79,161	20,532

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	40,520,825	37,799,112	6,287,028			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,948,383	-864,885	37,741			
TOTAL LOSSES	42,469,208	36,934,227	6,324,769			
EXPECTED LOSSES	34,844,313	30,123,620	4,463,625			
CREDIBILITY	.39	.94	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.817	1.580	.271	3.668		
INDICATED (POST-TEST)	1.405	1.221	.209	2.835		
PRES. ON RATE LEVEL	1.494	1.292	.192	2.978		
DERIVED BY FORMULA	1.459	1.225	.209	2.893		
UNDERLYING PRES. RATE	1.491	1.289	.191	2.971		
PROPOSED	1.459	1.225	.209	2.893		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.996
IND. RATES				3.00	MINIMUM PREMIUM	
MAN. RATES	3.13	2.98	3.04	+ 3.00	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	532,282	9,805,191	1.842			532,282	1		20	14	266	301
2004	578,935	13,229,290	2.285			578,935			22	21	254	297
2005	576,657	12,230,104	2.120			576,657			24	21	223	268
2006	620,250	10,760,799	1.734			620,250			15	21	262	298
2007	677,673	9,211,979	1.359			677,673			4	20	272	296
TOTAL	2,985,797	55,237,363	1.850			2,985,797	1		85	97	1277	1460
O.D.		18,610										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	4,691		2,691,070	579,589	2,027,037			1,054,845	464,774	1,719,165	1,264,020
2004			3,233,129	1,129,416	2,804,871			1,616,311	474,495	2,261,714	1,709,354
2005			3,294,657	859,232	2,684,090			1,417,838	456,024	2,088,413	1,429,850
2006			1,839,431	868,715	2,686,760			549,019	467,935	2,565,463	1,783,476
2007			542,143	823,899	2,194,986			115,621	568,540	2,797,297	2,169,493
TOTAL	4,691		11,600,430	4,260,851	12,397,744			4,753,634	2,431,768	11,432,052	8,356,193
O.D.											18,610

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	8,861		4,219,598	820,118	2,850,007			2,555,888	733,878	2,420,581	1,505,448
2004	161	54,264	5,375,799	1,532,125	3,857,932		37,978	4,147,175	758,100	3,028,390	1,943,535
2005	124	100,103	5,905,318	1,142,201	3,489,695		53,157	3,380,015	664,205	2,655,216	1,602,862
2006	498	134,377	5,196,925	1,149,701	3,052,643	2,942	93,463	2,473,733	696,382	2,784,346	1,965,391
2007	1,927	171,991	5,652,836	1,329,273	2,155,496	2,952	93,076	2,946,006	921,089	2,331,314	2,312,680
TOTAL	11,571	460,735	26,350,476	5,973,418	15,405,773	5,894	277,674	15,502,817	3,773,654	13,219,847	9,329,916
O.D.											20,753

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	42,609,167	38,372,692	9,350,669			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	2,118,100	-902,984	56,328			
TOTAL LOSSES	44,727,267	37,469,708	9,406,997			
EXPECTED LOSSES	37,800,190	31,768,879	6,598,611			
CREDIBILITY	.46	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.498	1.255	.315	3.068		
INDICATED (POST-TEST)	1.158	.970	.243	2.371		
PRES. ON RATE LEVEL	1.269	1.066	.222	2.557		
DERIVED BY FORMULA	1.218	.970	.243	2.431		
UNDERLYING PRES. RATE	1.266	1.064	.221	2.551		
PROPOSED	1.218	.970	.243	2.431		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.518
IND. RATES				2.52	MINIMUM PREMIUM	
MAN. RATES	2.74	2.62	2.61	+ 2.52	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	1,682,593	22,875,287	1.359			1,682,593		1	25	108	810	944
2004	1,737,364	23,592,218	1.357			1,737,364			30	89	754	873
2005	1,844,478	24,763,222	1.342			1,844,478	1		32	98	717	848
2006	1,939,995	22,798,159	1.175			1,939,995	1		16	88	764	869
2007	2,047,111	21,121,727	1.031			2,047,111	2		8	69	743	822
TOTAL	9,251,541	115,150,613	1.245			9,251,541	4	1	111	452	3788	4356
O.D.		165,041	.001							2	7	9

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		240,232	3,661,451	3,588,765	2,718,208		37,010	2,566,567	2,228,408	4,181,314	3,653,332
2004			4,469,740	3,486,911	3,283,416			2,397,265	2,078,591	4,269,707	3,606,588
2005	3,000		4,780,692	3,294,718	3,751,383			2,396,794	2,038,982	4,930,997	3,566,656
2006	192,139		2,395,542	2,623,462	4,236,381	10,000		2,015,752	2,320,274	5,373,333	3,631,276
2007	321,148		1,357,660	2,326,008	4,532,444	26,844		822,017	2,127,183	6,092,177	3,516,246
TOTAL	516,287	240,232	16,665,085	15,319,864	18,521,832	36,844	37,010	10,198,395	10,793,438	24,847,528	17,974,098
O.D.				40,694	38,916				7,625	44,616	33,190

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		664,001	5,612,759	5,078,104	3,821,791		94,931	5,935,782	3,518,658	5,887,286	4,351,118
2004	509	74,352	7,668,251	4,571,025	4,549,863		55,016	6,317,948	3,078,249	5,739,494	4,100,691
2005	5,903	163,726	9,660,948	3,818,355	4,961,934		108,744	7,097,782	2,565,885	6,318,194	3,998,221
2006	305,168	222,531	8,790,776	2,796,535	4,881,169	42,645	306,682	7,840,695	2,605,354	5,959,992	4,001,666
2007	466,435	402,300	13,213,347	3,169,508	4,515,894	62,198	285,725	8,619,535	2,574,171	5,188,142	3,748,318
TOTAL	778,015	1,526,910	44,946,081	19,433,527	22,730,651	104,843	851,098	35,811,742	14,342,317	29,093,108	20,200,014
O.D.	5	846	39,121	47,967	49,578	4	250	11,570	10,731	55,566	37,556

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	84,070,485	85,763,445	20,237,570	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	3,811,130	-1,990,601	129,681	
TOTAL LOSSES	87,881,615	83,772,844	20,367,251	
EXPECTED LOSSES	68,183,857	69,294,042	15,357,557	
CREDIBILITY	.97	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.950	.906	.220	2.076
INDICATED (POST-TEST)	.734	.700	.170	1.604
PRES. ON RATE LEVEL	.739	.751	.166	1.656
DERIVED BY FORMULA	.734	.700	.170	1.604
UNDERLYING PRES. RATE	.737	.749	.166	1.652
PROPOSED	.734	.700	.170	1.604

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	1.661
IND. RATES				1.66	MINIMUM PREMIUM	
MAN. RATES	1.84	1.73	1.69	+ 1.66	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	300,055	2,867,878	.955		1	4	7	84	96
2004	312,837	2,430,629	.776			3	10	82	95
2005	313,321	4,234,544	1.351			8	7	71	86
2006	331,214	3,117,616	.941			4	9	77	90
2007	341,567	2,719,300	.796				10	78	88
TOTAL	1,598,994	15,369,967	.961		1	19	43	392	455
O.D.		3,855						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		167,458	579,307	223,698	375,682		4,487	238,182	149,110	597,393	532,561
2004			417,100	357,114	332,680			147,996	175,465	628,415	371,859
2005			1,175,118	291,551	665,959			347,161	304,254	881,802	568,699
2006			583,153	477,599	316,675			322,916	276,127	615,862	525,284
2007				530,713	419,060				485,200	728,176	556,151
TOTAL		167,458	2,754,678	1,880,675	2,110,056		4,487	1,056,255	1,390,156	3,451,648	2,554,554
O.D.					245					187	3,423

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		462,854	908,353	316,532	528,215		11,509	577,115	235,445	841,129	634,280
2004	52	7,068	729,700	467,726	460,946		3,579	422,811	264,892	840,883	422,804
2005	42	34,917	2,058,302	375,342	872,749		16,328	1,067,676	390,400	1,125,401	637,512
2006	210	39,576	1,596,349	459,409	391,406	1,726	46,129	1,196,760	319,574	686,924	578,863
2007	1,091	50,954	1,728,321	491,951	443,551	1,444	37,792	1,230,995	435,630	642,435	592,857
TOTAL	1,395	595,369	7,021,025	2,110,960	2,696,867	3,170	115,337	4,495,357	1,645,941	4,136,772	2,866,316
O.D.					344					263	3,881

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,231,653	10,591,147	2,870,197	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	525,887	-230,582	17,883	
TOTAL LOSSES	12,757,540	10,360,565	2,888,080	
EXPECTED LOSSES	9,402,084	7,819,081	2,158,641	
CREDIBILITY	.30	.73	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.798	.648	.181	1.627
INDICATED (POST-TEST)	.617	.501	.140	1.258
PRES. ON RATE LEVEL	.589	.490	.136	1.215
DERIVED BY FORMULA	.597	.498	.140	1.235
UNDERLYING PRES. RATE	.588	.489	.135	1.212
PROPOSED	.597	.498	.140	1.235

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	1.279
IND. RATES				1.28	MINIMUM PREMIUM	
MAN. RATES	1.23	1.19	1.24	+ 1.28	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	392,743	3,405,761	.867			392,743			8	9	57	74
2004	415,054	2,860,064	.689			415,054			7	8	51	66
2005	431,414	1,098,778	.254			431,414				1	63	64
2006	460,540	1,571,365	.341			460,540			1	8	64	73
2007	476,666	1,794,999	.376			476,666			1	4	61	66
TOTAL	2,176,417	10,730,967	.493			2,176,417			17	30	296	343
O.D.		71,723	.003								2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,195,201	292,752	611,505			613,952	210,774	311,948	169,629
2004			1,147,727	180,092	380,640			449,890	114,241	456,105	131,369
2005				45,594	434,325				3,500	425,935	189,424
2006			121,442	132,299	496,505			36,351	191,241	430,109	163,418
2007			124,445	198,553	419,878			18,787	174,013	529,952	329,371
TOTAL			2,588,815	849,290	2,342,853			1,118,980	693,769	2,154,049	983,211
O.D.					16,725					22,078	32,920

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,874,075	414,242	859,774			1,487,606	332,810	439,223	202,028
2004	25	16,721	1,662,087	248,083	525,962		9,692	1,056,331	181,057	611,563	149,367
2005	7	1,849	112,116	72,958	555,473		605	49,673	26,219	533,010	212,344
2006	53	15,975	609,990	177,970	557,872	303	16,573	407,057	203,069	475,225	180,087
2007	453	36,433	1,194,930	283,042	416,909	691	20,559	654,739	213,390	448,780	351,109
TOTAL	538	70,978	5,453,198	1,196,295	2,915,990	994	47,429	3,655,406	956,545	2,507,801	1,094,935
O.D.		7	449	127	23,221					31,086	35,498

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,228,999	7,631,065	1,130,433			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	546,071	-194,855	6,041			
TOTAL LOSSES	9,775,070	7,436,210	1,136,474			
EXPECTED LOSSES	9,772,112	6,746,892	718,218			
CREDIBILITY	.37	.90	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.449	.342	.052	.843		
INDICATED (POST-TEST)	.347	.264	.040	.651		
PRES. ON RATE LEVEL	.450	.311	.033	.794		
DERIVED BY FORMULA	.412	.269	.040	.721		
UNDERLYING PRES. RATE	.449	.310	.033	.792		
PROPOSED	.412	.269	.040	.721		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	.746
IND. RATES				.75	MINIMUM PREMIUM	
MAN. RATES	.92	.87	.81	+ .75	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	82,070	1,555,857	1.895			4	3	32	39	
2004	89,302	1,310,080	1.467			2	3	38	43	
2005	94,656	917,286	.969				5	21	26	
2006	92,044	1,520,120	1.651	1		2	3	31	37	
2007	94,880	989,873	1.043				3	30	33	
TOTAL	452,952	6,293,216	1.389	1		8	17	152	178	
O.D.		11,274	.002							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			526,021	31,440	171,702			271,090	54,075	201,181	300,348
2004			299,399	57,130	217,787			27,231	103,405	261,305	343,823
2005				147,315	91,397				68,271	196,128	414,175
2006	20,083		223,544	89,389	197,303			254,380	53,244	306,772	375,405
2007				122,703	95,215				54,238	297,048	420,669
TOTAL	20,083		1,048,964	447,977	773,404			552,701	333,233	1,262,434	1,854,420
O.D.											11,274

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			824,801	44,488	241,413			656,851	85,385	283,264	357,714
2004	7	4,947	486,624	80,301	299,274		708	97,977	152,167	350,146	390,927
2005	22	1,652	97,903	161,206	122,345		705	58,088	83,377	249,353	464,290
2006	31,850	13,825	540,615	109,878	227,614	1,241	26,575	719,015	99,825	337,070	413,696
2007	242	11,716	397,140	113,164	100,995	262	8,458	279,826	92,523	246,427	448,433
TOTAL	32,121	32,140	2,347,083	509,037	991,641	1,503	36,446	1,811,757	513,277	1,466,260	2,075,060
O.D.											13,309

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,261,050	3,480,215	2,088,369	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	355,719	-108,761	14,652	
TOTAL LOSSES	4,616,769	3,371,454	2,103,021	
EXPECTED LOSSES	6,395,682	3,641,734	1,784,631	
CREDIBILITY	.13	.32	.45	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.019	.744	.464	2.227
INDICATED (POST-TEST)	.788	.575	.359	1.722
PRES. ON RATE LEVEL	1.415	.806	.395	2.616
DERIVED BY FORMULA	1.333	.732	.379	2.444
UNDERLYING PRES. RATE	1.412	.804	.394	2.610
PROPOSED	1.333	.732	.379	2.444

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	2.531
IND. RATES				2.53	MINIMUM PREMIUM	
MAN. RATES	3.04	2.84	2.67	+ 2.53	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	240,365	7,924,068	3.296			18	25	183	226
2004	269,210	7,819,794	2.904			11	45	184	240
2005	295,111	8,155,427	2.763			10	28	172	210
2006	296,376	5,712,523	1.927			4	19	153	176
2007	284,798	4,634,016	1.627				22	148	170
TOTAL	1,385,860	34,245,828	2.471			43	139	840	1022
O.D.		486,167	.035			2		2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,461,137	1,137,802	789,267			1,020,757	656,818	1,009,668	848,619
2004			1,449,441	1,653,584	1,242,640			639,131	752,909	1,105,981	976,108
2005			1,248,680	1,554,418	1,439,121			608,157	986,946	1,233,416	1,084,689
2006			536,370	709,625	1,253,386			222,368	452,780	1,536,337	1,001,657
2007				980,948	954,440				552,293	1,279,676	866,659
TOTAL			5,695,628	6,036,377	5,678,854			2,490,413	3,401,746	6,165,078	4,777,732
O.D.			295,065		36,578			130,600		14,441	9,483

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			3,859,062	1,609,991	1,109,707			2,473,293	1,037,118	1,421,613	1,010,705
2004	235	24,853	2,615,393	2,155,262	1,726,038		15,044	1,764,996	1,099,913	1,491,597	1,109,835
2005	223	50,954	3,006,173	1,758,490	1,909,074		31,022	2,075,212	1,153,073	1,608,708	1,215,936
2006	254	59,070	2,326,524	766,320	1,437,177	1,388	55,631	1,421,759	546,975	1,679,785	1,103,826
2007	2,027	101,866	3,456,929	969,965	988,561	1,853	51,858	1,698,482	587,453	1,096,286	923,858
TOTAL	2,739	236,743	15,264,081	7,260,028	7,170,557	3,241	153,555	9,433,742	4,424,532	7,297,989	5,364,160
O.D.	5	3,682	506,367	12,339	35,932	2	1,173	322,957	2,776	14,881	10,582

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	25,928,287	26,219,034	5,374,742			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,359,049	-635,224	33,039			
TOTAL LOSSES	27,287,336	25,583,810	5,407,781			
EXPECTED LOSSES	24,515,864	21,300,668	4,032,852			
CREDIBILITY	.27	.67	.94			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.969	1.846	.390	4.205		
INDICATED (POST-TEST)	1.522	1.427	.301	3.250		
PRES. ON RATE LEVEL	1.773	1.540	.292	3.605		
DERIVED BY FORMULA	1.705	1.464	.300	3.469		
UNDERLYING PRES. RATE	1.769	1.537	.291	3.597		
PROPOSED	1.705	1.464	.300	3.469		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.593
IND. RATES				3.59	MINIMUM PREMIUM	
MAN. RATES	3.91	3.75	3.68	+ 3.59	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	322,021	9,092,937	2.823			15	24	279	318	
2004	316,111	12,899,355	4.080	2	2	19	32	276	331	
2005	324,360	9,663,940	2.979	2		18	20	296	336	
2006	330,670	12,363,563	3.738			19	28	256	303	
2007	355,577	14,078,054	3.959	1	1	10	24	340	376	
TOTAL	1,648,739	58,097,849	3.524	5	3	81	128	1447	1664	
O.D.		406,269	.024			1		2	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,637,096	618,217	1,435,645			748,381	643,476	1,988,530	1,021,592
2004	1,050,821	391,186	3,384,926	665,520	1,683,018	497,430	98,389	1,444,202	762,989	1,663,523	1,257,351
2005	6,000		2,754,972	645,976	1,547,402	100,158		1,049,387	558,168	1,962,419	1,039,458
2006			3,504,419	976,104	1,488,781			1,777,868	948,786	2,522,967	1,144,638
2007	312,418	573,664	1,497,561	1,133,659	2,151,652	14,300	1,027,804	540,613	2,336,626	3,178,973	1,310,784
TOTAL	1,369,239	964,850	13,778,974	4,039,476	8,306,498	611,888	1,126,193	5,560,451	5,250,045	11,316,412	5,773,823
O.D.			275,000		4,214			100,000		14,135	12,920

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			3,917,323	874,775	2,018,513			1,585,437	1,016,049	2,799,848	1,216,716
2004	1,209,086	922,867	5,208,502	917,784	2,319,083	486,337	284,033	3,308,050	1,141,675	2,237,734	1,429,608
2005	10,946	81,549	4,802,485	839,438	2,026,883	205,997	46,083	2,957,375	756,261	2,501,074	1,165,232
2006	791	176,940	6,965,970	1,166,237	1,772,244	8,171	201,575	5,298,817	1,186,484	2,804,383	1,261,391
2007	451,399	495,817	7,526,831	1,588,408	2,175,544	49,236	674,367	5,217,386	1,489,370	2,735,489	1,397,296
TOTAL	1,672,222	1,677,173	28,421,111	5,386,642	10,312,267	749,741	1,206,058	18,367,065	5,589,839	13,078,528	6,470,243
O.D.	37	13,529	364,495	22,959	14,515	261	9,127	193,080	14,124	20,709	14,483

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	52,673,899	34,439,583	6,484,726	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,973,324	-778,182	36,768	
TOTAL LOSSES	54,647,223	33,661,401	6,521,494	
EXPECTED LOSSES	35,233,552	26,396,312	4,435,107	
CREDIBILITY	.31	.75	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.314	2.042	.396	5.752
INDICATED (POST-TEST)	2.562	1.578	.306	4.446
PRES. ON RATE LEVEL	2.142	1.605	.269	4.016
DERIVED BY FORMULA	2.272	1.585	.306	4.163
UNDERLYING PRES. RATE	2.137	1.601	.269	4.007
PROPOSED	2.272	1.585	.306	4.163

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	4.312
IND. RATES				4.31	MINIMUM PREMIUM	
MAN. RATES	4.37	4.11	4.10	+ 4.31	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003										
2004										
2005	1,686	1,665	.098							
2006	22,650	435,484	1.922				7	9		16
2007	81,687	205,516	.251					8		8
TOTAL	106,023	642,665	.606				7	17		24

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											1,665
2006				178,829	17,884				95,635	78,251	64,885
2007					35,984					91,296	78,236
TOTAL				178,829	53,868				95,635	169,547	144,786

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											1,866
2006	42	5,175	226,043	147,436	31,224	68	5,436	122,818	85,835	91,552	71,503
2007		1,533	52,485	12,132	33,756	46	1,795	60,210	18,558	73,928	83,400
TOTAL	42	6,708	278,528	159,568	64,980	114	7,231	183,028	104,393	165,480	156,769

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	475,651	494,421	156,769	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	45,521	7,126	2,981	
TOTAL LOSSES	521,172	501,547	159,750	
EXPECTED LOSSES	724,137	471,803	161,155	
CREDIBILITY	.05	.12	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.492	.473	.151	1.116
INDICATED (POST-TEST)	.380	.366	.117	.863
PRES. ON RATE LEVEL	.685	.446	.152	1.283
DERIVED BY FORMULA	.670	.436	.146	1.252
UNDERLYING PRES. RATE	.683	.445	.152	1.280
PROPOSED	.670	.436	.146	1.252

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	1.296
IND. RATES				1.30	MINIMUM PREMIUM	
MAN. RATES	1.32	1.26	1.31	+ 1.30	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	22,987	198,388	8.630			1		3	4
2004	34,584	45,580	1.317					2	2
2005	11,690	6,552	.560				1		1
2006	14,160	5,840	.412					2	2
2007	10,567	152,520	14.433				1	1	1
TOTAL	93,988	408,880	4.350			1	2	7	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			132,948		1,403			30,505		23,129	10,403
2004					12,010					21,641	11,929
2005				1,860					1,216		3,476
2006					542					1,248	4,050
2007				101,147					50,000		1,373
TOTAL			132,948	103,007	13,955			30,505	51,216	46,018	31,231

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			208,462		1,973			73,914		32,566	12,390
2004		14	762	234	16,402		6	807	501	28,799	13,563
2005		16	1,002	1,971	73		9	643	1,302	72	3,897
2006		9	299	70	597		9	364	128	1,326	4,463
2007	198	6,290	212,897	66,830	9,619	114	2,414	77,366	29,641	5,444	1,464
TOTAL	198	6,329	423,422	69,105	28,664	114	2,438	153,094	31,572	68,207	35,777

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	585,595	197,548	35,777	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	6,774	-5,577	223	
TOTAL LOSSES	592,369	191,971	36,000	
EXPECTED LOSSES	119,272	136,189	36,655	
CREDIBILITY	.01	.05	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.303	2.043	.383	8.729
INDICATED (POST-TEST)	4.872	1.579	.296	6.747
PRES. ON RATE LEVEL	1.272	1.452	.391	3.115
DERIVED BY FORMULA	1.308	1.458	.382	3.148
UNDERLYING PRES. RATE	1.269	1.449	.390	3.108
PROPOSED	1.308	1.458	.382	3.148

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.260
IND. RATES				3.26	MINIMUM PREMIUM	
MAN. RATES	3.23	3.19	3.18	+ 3.26	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	90,274	5,908,701	6.545			14	4	202	220
2004	92,697	9,242,637	9.970	1		26	4	203	234
2005	98,797	8,505,462	8.609			27	7	191	225
2006	82,783	4,720,880	5.702			13	2	129	144
2007	79,612	1,997,228	2.508			3	1	79	83
TOTAL	444,163	30,374,908	6.839	1		83	18	804	906
O.D.		13,170	.002					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,382,006	81,082	1,431,701			566,065	44,495	1,092,104	311,248
2004	3,000		5,176,286	164,871	1,335,090	374		1,281,553	35,738	997,389	248,336
2005			4,611,645	352,704	1,141,924			1,133,935	170,109	921,382	173,763
2006			2,144,205	90,000	1,038,908			383,857	12,425	860,837	190,648
2007			416,575	29,000	626,180			89,366	4,470	597,810	233,827
TOTAL	3,000		14,730,717	717,657	5,573,803	374		3,454,776	267,237	4,469,522	1,157,822
O.D.					12,192					375	603

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			3,734,984	114,731	2,012,974			1,371,576	70,258	1,537,683	370,696
2004	4,588	82,288	8,110,924	287,460	1,843,137	643	29,888	3,187,961	103,665	1,334,533	282,358
2005	50	124,940	7,354,086	551,239	1,517,726		45,342	2,832,202	290,701	1,177,043	194,788
2006	372	98,164	3,786,583	320,922	1,193,585	1,833	40,749	1,129,421	135,743	926,440	210,094
2007	175	49,128	1,525,327	264,726	604,136	532	20,150	572,365	136,114	487,975	249,260
TOTAL	5,185	354,520	24,511,904	1,539,078	7,171,558	3,008	136,129	9,093,525	736,481	5,463,674	1,307,196
O.D.		41	2,456	693	15,544			42	19	468	652

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	34,106,810	14,927,515	1,307,848			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	945,772	-455,127	8,522			
TOTAL LOSSES	35,052,582	14,472,388	1,316,370			
EXPECTED LOSSES	17,104,716	13,897,859	1,123,731			
CREDIBILITY	.13	.31	.44			
PURE PREMIUMS						
INDICATED (PRE-TEST)	7.892	3.258	.296	11.446		
INDICATED (POST-TEST)	6.101	2.518	.229	8.848		
PRES. ON RATE LEVEL	3.859	3.136	.254	7.249		
DERIVED BY FORMULA	4.150	2.944	.243	7.337		
UNDERLYING PRES. RATE	3.851	3.129	.253	7.233		
PROPOSED	4.150	2.944	.243	7.337		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	7.599
IND. RATES				7.60	MINIMUM PREMIUM	
MAN. RATES	7.22	7.19	7.40	+ 7.60	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	4,153,295	9,860,642	.237	1		29	22	143	195
2004	4,310,948	5,983,058	.138			12	11	127	150
2005	4,471,555	16,386,527	.366		1	18	25	126	170
2006	4,332,345	9,521,064	.219	1		9	17	111	138
2007	4,849,656	3,931,596	.081			3	10	130	143
TOTAL	22,117,799	45,682,887	.207	2	1	71	85	637	796
O.D.		790,988	.003			2	2	11	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	5,000		4,531,256	542,538	676,463	3,900		1,305,878	809,569	1,020,898	965,140
2004			2,354,767	248,472	763,446			547,213	105,061	1,029,146	934,953
2005		760,277	3,087,874	665,292	603,646		8,000,000	822,538	577,223	901,087	968,590
2006	550,417		1,562,228	346,041	676,990	1,268,519		2,748,272	500,995	963,333	904,269
2007			435,592	302,435	789,059			247,930	152,066	1,163,600	840,914
TOTAL	555,417	760,277	11,971,717	2,104,778	3,509,604	1,272,419	8,000,000	5,671,831	2,144,914	5,078,064	4,613,866
O.D.			280,143	92,416	67,453			113,211	38,292	122,987	76,486

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	9,445		7,105,010	767,693	951,104	8,174		3,164,143	1,278,309	1,437,431	1,149,482
2004	38	37,677	3,730,877	355,898	1,054,172		12,918	1,402,351	184,571	1,374,613	1,063,042
2005	96	160,243	5,129,413	814,886	828,016		799,659	2,386,012	714,206	1,171,795	1,085,789
2006	158,084	65,435	2,564,871	433,209	792,803	760,540	91,718	2,388,085	575,665	1,085,006	996,504
2007	720	74,035	2,363,566	501,854	783,535	1,549	52,810	1,477,611	359,847	968,246	896,414
TOTAL	168,383	337,390	20,893,737	2,873,540	4,409,630	770,263	957,105	10,818,202	3,112,598	6,037,091	5,191,231
O.D.	37	12,037	564,570	93,918	86,593	399	10,838	336,405	53,945	135,985	85,429

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	34,869,366	16,803,300	5,276,660	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,780,160	-467,035	35,082	
TOTAL LOSSES	36,649,526	16,336,265	5,311,742	
EXPECTED LOSSES	31,849,631	15,924,815	4,202,382	
CREDIBILITY	1.00	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.166	.074	.024	.264
INDICATED (POST-TEST)	.128	.057	.019	.204
PRES. ON RATE LEVEL	.145	.072	.019	.236
DERIVED BY FORMULA	.128	.057	.019	.204
UNDERLYING PRES. RATE	.144	.072	.019	.235
PROPOSED	.128	.057	.019	.204

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	TOTAL
IND. RATES				.21	MINIMUM PREMIUM	
MAN. RATES	.25	.25	.24	+ .21	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	395,503	11,577,745	2.927			22	34	257	313	
2004	414,385	14,141,750	3.412	2		31	25	293	351	
2005	430,625	18,788,153	4.362	2		35	28	264	329	
2006	451,427	14,046,997	3.111	4		21	26	269	320	
2007	485,080	12,448,254	2.566	2		19	16	266	303	
TOTAL	2,177,020	71,002,899	3.261	10		128	129	1349	1616	
O.D.		45,741	.002							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			4,624,452	809,364	1,348,642			1,904,477	657,412	1,369,085	864,313
2004	502,684		5,804,397	690,705	2,188,490	17,654		1,206,180	602,732	2,216,164	912,744
2005	508,574		7,547,523	1,000,653	1,850,330	14,844		2,184,689	2,810,352	1,839,984	1,031,204
2006	1,384,779		4,391,158	983,233	1,931,036	26,238		1,482,809	1,049,444	1,618,426	1,179,874
2007	392,485		4,549,147	797,688	2,328,141	426		839,001	467,793	2,181,563	892,010
TOTAL	2,788,522		26,916,677	4,281,643	9,646,639	59,162		7,617,156	5,587,733	9,225,222	4,880,145
O.D.											45,741

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			7,039,481	1,145,249	1,896,193			4,141,581	1,038,056	1,927,673	1,029,397
2004	765,132	93,327	9,229,984	983,417	3,018,402	30,402	28,465	3,166,125	927,765	2,968,513	1,037,790
2005	920,193	206,771	12,167,472	1,306,042	2,474,951	30,528	96,851	6,293,453	2,501,099	2,454,858	1,155,980
2006	1,940,864	216,354	8,478,513	1,270,658	2,277,230	93,813	181,128	4,706,032	1,128,326	1,842,730	1,300,221
2007	566,153	373,052	11,090,799	1,688,006	2,412,587	5,090	141,946	3,769,754	833,192	1,849,523	950,883
TOTAL	4,192,342	889,504	48,006,249	6,393,372	12,079,363	159,833	448,390	22,076,945	6,428,438	11,043,297	5,474,271
O.D.											50,204

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	75,773,263	35,944,470	5,524,475			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	2,757,112	-804,841	35,183			
TOTAL LOSSES	78,530,375	35,139,629	5,559,658			
EXPECTED LOSSES	49,287,732	28,040,018	4,158,109			
CREDIBILITY	.37	.90	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.607	1.614	.255	5.476		
INDICATED (POST-TEST)	2.788	1.248	.197	4.233		
PRES. ON RATE LEVEL	2.269	1.291	.191	3.751		
DERIVED BY FORMULA	2.461	1.252	.197	3.910		
UNDERLYING PRES. RATE	2.264	1.288	.191	3.743		
PROPOSED	2.461	1.252	.197	3.910		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	4.049
IND. RATES				4.05	MINIMUM PREMIUM	
MAN. RATES	3.65	3.77	3.83	+ 4.05	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	146,866	1,537,048	1.046	1			3	38	42	
2004	158,828	1,734,524	1.092			4	5	39	48	
2005	144,910	1,540,032	1.062			3	8	43	54	
2006	149,842	1,716,651	1.145			1	9	33	43	
2007	164,088	1,345,147	.819			1	7	21	29	
TOTAL	764,534	7,873,402	1.030	1		9	32	174	216	
O.D.		2,697								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	500,000			98,348	361,245				27,719	291,938	257,798
2004			638,491	290,760	177,555			178,396	118,855	173,763	156,704
2005			328,725	318,991	161,374			57,630	207,647	191,902	273,763
2006			125,691	528,904	175,419			43,000	401,786	224,447	217,404
2007			131,120	263,559	146,758			5,000	93,724	508,248	196,738
TOTAL	500,000		1,224,027	1,500,562	1,022,351			284,026	849,731	1,390,298	1,102,407
O.D.											2,697

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	914,684			139,163	507,910				43,769	411,048	307,037
2004	44	10,284	1,049,925	381,894	248,873		4,172	468,692	175,447	234,752	178,172
2005	46	11,875	698,894	355,033	221,756		3,756	265,388	235,300	253,004	306,888
2006	146	21,886	918,161	458,571	229,850	475	25,331	582,790	354,319	274,551	239,579
2007	548	29,119	942,219	234,458	167,131	467	15,001	489,785	159,539	421,928	209,723
TOTAL	915,468	73,164	3,609,199	1,569,119	1,375,520	942	48,260	1,806,655	968,374	1,595,283	1,241,399
O.D.											3,074

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,453,688	5,508,296	1,244,473	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	264,668	-111,907	7,251	
TOTAL LOSSES	6,718,356	5,396,389	1,251,724	
EXPECTED LOSSES	4,717,175	3,746,216	879,214	
CREDIBILITY	.18	.45	.64	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.879	.706	.164	1.749
INDICATED (POST-TEST)	.679	.546	.127	1.352
PRES. ON RATE LEVEL	.619	.491	.115	1.225
DERIVED BY FORMULA	.630	.516	.123	1.269
UNDERLYING PRES. RATE	.617	.490	.115	1.222
PROPOSED	.630	.516	.123	1.269

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	1.314
IND. RATES				1.31	MINIMUM PREMIUM	
MAN. RATES	1.22	1.18	1.25	+ 1.31	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	19,102	513,531	2,688			1			5	6
2004	22,384	875,170	3,909	1		1			2	4
2005	22,509	233,320	1,036			1	1			2
2006	23,541	173,138	.735			1				1
2007	25,060	102,362	.408						3	3
TOTAL	112,596	1,897,521	1.685	1		4	1		10	16

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			448,612		32,846					26,821	5,252
2004	593,704		187,860		6,065			55,000		30,966	1,575
2005			112,618	15,974				75,443	26,583		2,702
2006			125,000					46,649			1,489
2007					55,662					45,730	970
TOTAL	593,704		874,090	15,974	94,573			177,092	26,583	103,517	11,988

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			703,424		46,182					37,764	6,255
2004	903,560	2,931	290,597	1,944	8,915		1,282	136,058	2,017	41,485	1,791
2005	2	3,028	177,945	19,673	1,803		3,028	189,612	32,436	2,528	3,029
2006	21	4,616	180,947	6,625	2,535	221	3,837	105,312	4,639	1,080	1,641
2007	5	2,390	81,192	18,769	52,214	21	900	30,160	9,293	37,028	1,034
TOTAL	903,588	12,965	1,434,105	47,011	111,649	242	9,047	461,142	48,385	119,885	13,750

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,821,089	326,930	13,750	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	40,778	-10,579	295	
TOTAL LOSSES	2,861,867	316,351	14,045	
EXPECTED LOSSES	730,747	368,189	34,906	
CREDIBILITY	.05	.12	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.542	.281	.012	2.835
INDICATED (POST-TEST)	1.965	.217	.009	2.191
PRES. ON RATE LEVEL	.650	.328	.031	1.009
DERIVED BY FORMULA	.716	.315	.027	1.058
UNDERLYING PRES. RATE	.649	.327	.031	1.007
PROPOSED	.716	.315	.027	1.058

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE
IND. RATES				1.10	MINIMUM PREMIUM
MAN. RATES	1.02	1.00	1.03	+ 1.10	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
2003	3,709,891	9,847,875	.265			17	23	184	224		
2004	3,762,183	7,569,229	.201			15	24	136	175		
2005	4,246,353	7,934,035	.186			11	30	173	216		
2006	3,991,263	6,744,856	.168			7	33	125	167		
2007	3,829,560	6,157,497	.160			1	15	146	164		
TOTAL	19,539,250	38,253,492	.196			3	3	51	125	764	946
O.D.		81,313								5	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,663,834	842,059	1,441,642			2,132,031	258,330	1,373,139	1,136,840
2004			2,435,471	727,453	980,106			988,207	459,336	988,195	990,461
2005	536,612	360,105	1,767,955	827,848	960,081		101,624	365,768	593,786	1,311,016	1,109,240
2006	167,435	546,235	1,094,305	668,428	603,522	5,000	541,403	538,474	543,406	1,070,307	966,341
2007	62,211	78,042	112,000	570,460	1,104,196	4,683	1,010,970	30,000	595,839	1,551,491	1,037,605
TOTAL	766,258	984,382	8,073,565	3,636,248	5,089,547	9,683	1,653,997	4,054,480	2,450,697	6,294,148	5,240,487
O.D.					41,985					8,403	30,925

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			3,612,792	1,191,513	2,026,957			2,456,540	407,905	1,933,375	1,353,976
2004	101	39,449	3,955,436	974,099	1,357,321		23,099	2,555,962	692,425	1,330,145	1,126,154
2005	914,805	711,111	3,353,051	978,712	1,275,172		202,845	1,327,885	725,112	1,679,606	1,243,458
2006	265,401	371,895	2,784,515	682,150	730,961	19,416	582,665	2,135,621	609,931	1,199,131	1,064,908
2007	90,616	135,028	2,972,208	759,485	1,094,011	31,233	710,952	2,160,430	696,634	1,325,564	1,106,087
TOTAL	1,270,923	1,257,483	16,678,002	4,585,959	6,484,422	50,649	1,519,561	10,636,438	3,132,007	7,467,821	5,894,583
O.D.		103	4,329	1,183	56,451		36	1,314	502	10,131	35,112

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	31,418,838	21,738,476	5,929,695			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,396,643	-559,812	34,262			
TOTAL LOSSES	32,815,481	21,178,664	5,963,957			
EXPECTED LOSSES	25,205,631	18,171,503	4,298,635			
CREDIBILITY	1.00	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.168	.108	.031	.307		
INDICATED (POST-TEST)	.130	.083	.024	.237		
PRES. ON RATE LEVEL	.130	.093	.022	.245		
DERIVED BY FORMULA	.130	.083	.024	.237		
UNDERLYING PRES. RATE	.129	.093	.022	.244		
PROPOSED	.130	.083	.024	.237		
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	.245
IND. RATES				.25	MINIMUM PREMIUM	
MAN. RATES	.27	.26	.25	+ .25	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	23,386	1,858,385	7.946			5	5	15	25
2004	22,487	799,084	3.553			1	2	23	26
2005	24,655	429,693	1.742			1	1	11	13
2006	25,045	673,312	2.688			1	2	16	19
2007	24,740	394,490	1.594				3	8	11
TOTAL	120,313	4,154,964	3.453			8	13	73	94
O.D.		146							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			854,748	207,989	58,025			387,400	180,768	85,520	83,935
2004			187,968	152,037	80,401			89,506	86,707	121,459	81,006
2005			119,261	53,061	39,826			25,486	11,711	61,659	118,689
2006			125,000	43,213	68,293			186,268	67,135	154,880	28,523
2007				191,485	27,138				61,095	71,162	43,610
TOTAL			1,286,977	647,785	273,683			688,660	407,416	494,680	355,763
O.D.											146

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,340,246	294,305	81,583			938,670	285,433	120,413	99,967
2004	22	3,092	322,827	198,032	112,652		2,101	242,046	126,907	163,993	92,104
2005	8	3,672	215,969	61,377	54,106		1,135	72,423	17,130	78,140	133,050
2006	31	6,865	270,897	50,514	80,536	932	20,149	535,739	88,937	174,990	31,432
2007	377	13,064	442,618	135,666	43,672	174	4,351	141,472	50,684	64,273	46,488
TOTAL	438	26,693	2,592,557	739,894	372,549	1,106	27,736	1,930,350	569,091	601,809	403,041
O.D.											164

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,578,880	2,283,343	403,205	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	190,824	-60,019	2,167	
TOTAL LOSSES	4,769,704	2,223,324	405,372	
EXPECTED LOSSES	3,422,905	2,003,212	265,891	
CREDIBILITY	.05	.13	.19	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.964	1.848	.337	6.149
INDICATED (POST-TEST)	3.064	1.429	.261	4.754
PRES. ON RATE LEVEL	2.851	1.669	.221	4.741
DERIVED BY FORMULA	2.862	1.638	.229	4.729
UNDERLYING PRES. RATE	2.845	1.665	.221	4.731
PROPOSED	2.869	1.642	.230	4.741

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	4.910
IND. RATES				4.91	MINIMUM PREMIUM	
MAN. RATES	4.86	4.74	4.84	+ 4.91	PRESENT	

+PROPOSED

MANUAL YEAR	COMPANIES REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	518	463,557	894.897			2	3	9	14
2004	529	214,896	406.230				1	10	11
2005	527	1,331,669	2526.886		1	3	1	11	16
2006	513	587,623	1145.463				6	13	19
2007	496	517,001	1042.340				3	11	14
TOTAL	2,583	3,114,746	1205.864		1	5	14	54	74
O.D.		2,162	.837						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			220,821	34,156	16,158			20,610	83,310	9,578	78,924
2004				32,986	38,662				44,299	50,364	48,585
2005		368,284	366,071	28,598	44,892		173,204	206,943	22,326	59,768	61,583
2006				146,409	95,147				173,232	66,838	105,997
2007				141,078	94,505				80,304	138,590	62,524
TOTAL		368,284	586,892	383,227	289,364		173,204	227,553	403,471	325,138	357,613
O.D.											2,162

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			346,247	48,330	22,718			49,938	131,547	13,486	93,998
2004	4	61	8,385	42,983	53,283		9	11,062	63,488	68,000	55,241
2005	3	690,762	631,767	46,146	62,286		325,794	527,425	40,333	78,785	69,035
2006	31	5,514	229,519	131,114	114,238	121	9,077	200,734	147,877	86,078	116,809
2007	289	12,803	434,793	125,084	102,068	247	6,615	215,656	75,777	120,964	66,651
TOTAL	327	709,140	1,650,711	393,657	354,593	368	341,495	1,004,815	459,022	367,313	401,734
O.D.											2,377

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,706,856	1,574,585	404,111	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	100,902	-31,663	2,376	
TOTAL LOSSES	3,807,758	1,542,922	406,487	
EXPECTED LOSSES	1,811,520	1,006,297	302,446	
CREDIBILITY	.08	.18	.38	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1474.161	597.337	157.370	2228.868
INDICATED (POST-TEST)	1139.526	461.742	121.647	1722.915
PRES. ON RATE LEVEL	702.867	390.441	117.350	1210.657
DERIVED BY FORMULA	737.800	403.275	118.983	1260.058
UNDERLYING PRES. RATE	701.324	389.584	117.091	1207.999
PROPOSED	737.800	403.274	118.982	1260.056

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	1305.166
IND. RATES				1305.17	MINIMUM PREMIUM	
MAN. RATES	1164.85	1189.34	1235.93	1305.17	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	5,915,565	5,161,753	.872			10	7		115	132
2004	5,720,431	4,118,443	.719	1		8	8		96	113
2005	5,997,326	7,579,092	1.263	1	1	10	11		128	151
2006	6,049,300	4,982,206	.823			5	10		127	142
2007	6,097,529	8,860,100	1.453	3		8	8		137	156
TOTAL	29,780,151	30,701,594	1.031	5	1	41	44		603	694
O.D.		97,886	.003						3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,741,807	221,794	679,478			955,043	172,536	804,786	586,309
2004	3,000		1,298,655	183,596	479,730			408,486	449,519	621,296	674,161
2005	277,060	669,297	1,960,565	322,022	710,993		1,200,001	709,747	239,761	845,477	644,169
2006			904,073	301,774	807,812			955,837	442,424	706,564	863,722
2007	1,109,577		1,282,039	508,691	858,933	20,076		1,974,043	530,764	1,537,393	1,038,584
TOTAL	1,389,637	669,297	7,187,139	1,537,877	3,536,946	20,076	1,200,001	5,003,156	1,835,004	4,515,516	3,806,945
O.D.					5,141					15,323	77,422

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,670,231	313,838	955,347			2,140,367	272,433	1,133,145	698,294
2004	4,590	20,894	2,069,690	257,029	662,220		9,604	1,118,314	656,429	838,758	766,521
2005	501,272	414,535	3,294,769	431,705	939,604		668,243	1,928,235	343,409	1,080,911	722,113
2006	188	46,872	1,822,017	386,295	923,386	2,459	66,122	1,698,502	477,488	800,926	951,822
2007	1,092,904	125,030	3,847,105	720,884	892,799	40,737	141,006	3,624,960	752,386	1,338,493	1,107,131
TOTAL	1,598,954	607,331	13,703,812	2,109,751	4,373,356	43,196	884,975	10,510,378	2,502,145	5,192,233	4,245,881
O.D.		9	565	159	6,860		20	1,545	728	19,407	86,889

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	27,350,785	14,204,639	4,332,770	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,149,171	-312,501	23,166	
TOTAL LOSSES	28,499,956	13,892,138	4,355,936	
EXPECTED LOSSES	20,578,084	10,333,713	2,858,894	
CREDIBILITY	.39	.86	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.957	.466	.146	1.569
INDICATED (POST-TEST)	.740	.360	.113	1.213
PRES. ON RATE LEVEL	.693	.348	.095	1.136
DERIVED BY FORMULA	.711	.358	.113	1.182
UNDERLYING PRES. RATE	.691	.347	.096	1.134
PROPOSED	.711	.358	.113	1.182

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	1.224
IND. RATES				1.22	MINIMUM PREMIUM	
MAN. RATES	1.25	1.20	1.16	+ 1.22	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	260,206	13,826,032	5.313	2		33	33	219	287
2004	294,305	24,557,436	8.344	4	4	44	37	248	337
2005	306,472	18,737,048	6.113	3	1	38	41	201	284
2006	332,844	16,784,508	5.042	1		35	54	194	284
2007	329,288	11,622,798	3.529	3		13	45	171	232
TOTAL	1,523,115	85,527,822	5.615	13	5	163	210	1033	1424
O.D.		185,668	.012				1	4	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	139,724		6,046,415	1,264,312	1,013,778	441		2,072,634	596,536	1,782,434	909,758
2004	1,582,608	1,762,958	7,281,435	1,588,812	1,081,780	1	3,367,451	3,680,200	1,199,341	1,720,754	1,292,096
2005	558,433	169,853	6,873,661	1,595,728	813,636	30,358	3,000	4,259,783	1,264,833	2,140,675	1,027,088
2006	2,731		6,208,228	2,819,454	881,117	69,835		2,958,876	1,300,334	1,600,009	943,924
2007	1,219,159		1,931,064	2,029,046	1,293,492	11,000		837,799	1,300,895	2,024,217	976,126
TOTAL	3,502,655	1,932,811	28,340,803	9,297,352	5,083,803	111,635	3,370,451	13,809,292	5,661,939	9,268,089	5,148,992
O.D.				53,161	29,355				9,345	74,099	19,708

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	263,939		9,469,926	1,789,002	1,425,363	924		5,012,466	941,929	2,509,674	1,083,522
2004	2,189,910	1,876,209	11,399,989	2,127,682	1,524,472	2	1,689,375	7,810,169	1,799,277	2,331,593	1,469,113
2005	1,010,481	512,094	10,969,184	1,899,610	1,169,040	62,439	140,910	8,530,078	1,639,640	2,794,028	1,151,366
2006	5,953	312,470	12,576,626	2,719,857	1,273,820	241,888	268,723	7,024,945	1,450,605	1,868,728	1,040,204
2007	1,755,487	276,521	8,711,188	1,936,346	1,471,161	27,753	178,986	4,952,787	1,294,895	1,812,811	1,040,550
TOTAL	5,225,770	2,977,294	53,126,913	10,472,497	6,863,856	333,006	2,277,994	33,330,445	7,126,346	11,316,834	5,784,755
O.D.	7	31	9,740	68,097	41,949		159	6,426	14,717	99,223	22,716

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	97,287,785	36,003,519	5,807,471			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	4,512,159	-903,437	36,325			
TOTAL LOSSES	101,799,944	35,100,082	5,843,796			
EXPECTED LOSSES	80,984,024	31,254,320	4,325,646			
CREDIBILITY	.29	.71	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	6.684	2.304	.384	9.372		
INDICATED (POST-TEST)	5.167	1.781	.297	7.245		
PRES. ON RATE LEVEL	5.329	2.057	.284	7.670		
DERIVED BY FORMULA	5.282	1.861	.297	7.440		
UNDERLYING PRES. RATE	5.317	2.052	.284	7.653		
PROPOSED	5.282	1.861	.297	7.440		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	7.706
IND. RATES				7.71	MINIMUM PREMIUM	
MAN. RATES	8.29	8.05	7.83	+ 7.71	PRESENT	

+PROPOSED

MANUAL YEAR	TEAMS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
2003	6	457	76.166								
2004	6	304,384	730.666			1			14	15	
2005	6										
2006	7	487	69.571								
2007	7										
TOTAL	32	305,328	9541.500			1			14	15	
O.D.		90	2.812								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											457
2004			175,875		30,205			30,677		43,144	24,483
2006											487
TOTAL			175,875		30,205			30,677		43,144	25,427
O.D.											90

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											544
2004		2,774	273,614	2,298	41,843		719	76,850	1,724	57,570	27,837
2006											537
TOTAL		2,774	273,614	2,298	41,843		719	76,850	1,724	57,570	28,918
O.D.											102

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	353,957	103,435	29,020	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	840	-457	51	
TOTAL LOSSES	354,797	102,978	29,071	
EXPECTED LOSSES	14,971	15,887	6,043	
CREDIBILITY	.00	.01	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	11087.406	3218.063	908.469	15213.938
INDICATED (POST-TEST)	8570.565	2487.563	702.247	11760.375
PRES. ON RATE LEVEL	468.911	497.534	189.250	1155.695
DERIVED BY FORMULA	468.911	517.434	204.640	1190.985
UNDERLYING PRES. RATE	467.882	496.442	188.834	1153.158
PROPOSED	468.910	517.434	204.640	1190.984

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	1233.621
IND. RATES				1233.62	MINIMUM PREMIUM	
MAN. RATES	931.88	951.47	1179.82	1233.62	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	98,940	911,318	.921			98,940			3	2	11	16
2004	103,166	1,253,817	1.215			103,166			4		9	13
2005	105,510	401,530	.380			105,510			1	1	11	13
2006	104,733	636,129	.607			104,733			1	6	6	13
2007	107,934	677,927	.628			107,934				1	10	11
TOTAL	520,283	3,880,721	.746			520,283			9	10	47	66
O.D.		650										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			437,942	96,457	29,872			168,887	40,779	39,311	98,070
2004			568,503		52,425			456,080		115,787	61,022
2005			121,307	30,000	33,951			47,776	1,302	85,975	81,219
2006			103,447	77,846	106,993			54,651	120,487	122,828	49,877
2007			60,420		191,502				55,874	301,231	68,900
TOTAL			1,231,199	264,723	414,743			727,394	218,442	665,132	359,088
O.D.											650

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			686,693	136,487	42,000			409,214	64,390	55,348	116,801
2004		8,762	866,550	6,452	73,476		10,107	1,073,167	12,975	156,276	69,382
2005	5	3,485	205,413	36,666	45,730		1,945	121,517	8,464	108,232	91,046
2006	31	7,647	302,962	82,487	124,962	348	11,588	285,143	116,038	142,409	54,964
2007	146	11,976	406,510	104,496	185,382	269	8,631	285,122	94,358	249,991	73,447
TOTAL	182	31,870	2,468,128	366,588	471,550	617	32,271	2,174,163	296,225	712,256	405,640
O.D.											703

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,707,231	1,846,619	406,343	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	172,102	-53,290	2,714	
TOTAL LOSSES	4,879,333	1,793,329	409,057	
EXPECTED LOSSES	3,085,278	1,768,962	332,981	
CREDIBILITY	.14	.35	.49	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.938	.345	.079	1.362
INDICATED (POST-TEST)	.725	.267	.061	1.053
PRES. ON RATE LEVEL	.594	.341	.064	.999
DERIVED BY FORMULA	.612	.315	.063	.990
UNDERLYING PRES. RATE	.593	.340	.064	.997
PROPOSED	.617	.318	.064	.999

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	1.034
IND. RATES				1.03	MINIMUM PREMIUM	
MAN. RATES	1.07	1.04	1.02	+ 1.03	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	38,346	1,336,944	3.486			1	12	30	43
2004	38,065	1,493,486	3.923			3	2	33	38
2005	31,708	862,950	2.721			2	3	19	24
2006	32,449	869,422	2.679			1	11	21	33
2007	32,679	920,014	2.815			1	4	20	25
TOTAL	173,247	5,482,816	3.165			8	32	123	163
O.D.		2,560	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			105,832	317,292	132,033			30,949	382,286	150,294	218,258
2004			448,096	77,659	115,394			445,346	38,683	156,589	211,719
2005			259,162	93,710	142,052			87,517	74,175	136,029	70,305
2006			194,662	166,940	131,739			42,649	120,554	130,407	82,471
2007			149,958	103,679	194,232			132,000	65,768	184,276	90,101
TOTAL			1,157,710	759,280	715,450			738,461	681,466	757,595	672,854
O.D.											2,560

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			165,945	448,969	185,637			74,989	603,629	211,617	259,945
2004	11	7,088	707,724	105,985	160,218		10,190	1,089,786	68,411	211,444	240,725
2005	13	7,959	468,840	113,649	187,500		3,980	258,130	91,170	175,638	78,812
2006	71	13,842	556,349	162,823	159,800	294	10,667	260,310	115,676	150,210	90,883
2007	240	22,142	699,859	146,391	197,094	582	18,826	476,174	94,134	161,441	96,048
TOTAL	335	51,031	2,598,717	977,817	890,249	876	43,663	2,159,389	973,020	910,350	766,413
O.D.											2,780

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,854,011	3,751,436	769,193			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	272,523	-82,894	3,804			
TOTAL LOSSES	5,126,534	3,668,542	772,997			
EXPECTED LOSSES	4,847,451	2,565,788	493,754			
CREDIBILITY	.07	.17	.24			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.959	2.118	.446	5.523		
INDICATED (POST-TEST)	2.287	1.637	.345	4.269		
PRES. ON RATE LEVEL	2.804	1.484	.286	4.574		
DERIVED BY FORMULA	2.768	1.510	.300	4.578		
UNDERLYING PRES. RATE	2.798	1.481	.285	4.564		
PROPOSED	2.765	1.509	.300	4.574		
IND. RATES						
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	4.737
IND. RATES				4.74	MINIMUM PREMIUM	
MAN. RATES	4.88	4.68	4.67	+ 4.74	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	7,001	6,476	.092						1	1
2004	7,301	25,346	.347						1	1
2005	6,938	792	.011							
2006	4,023	636	.015							
2007	3,254	2,325	.071							
TOTAL	28,517	35,575	.125						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					172					1,419	4,885
2004					1,093					22,237	2,016
2005											792
2006											636
2007											2,325
TOTAL					1,265					23,656	10,654

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					242					1,998	5,818
2004		2	69	22	1,493		5	829	515	29,592	2,292
2005											888
2006											701
2007											2,478
TOTAL		2	69	22	1,735		5	829	515	31,590	12,177

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	905	33,862	12,177	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	34,964	-8,439	106	
TOTAL LOSSES	35,869	25,423	12,283	
EXPECTED LOSSES	639,065	213,879	17,111	
CREDIBILITY	.02	.05	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.126	.089	.043	.258
INDICATED (POST-TEST)	.097	.069	.033	.199
PRES. ON RATE LEVEL	2.250	.753	.061	3.064
DERIVED BY FORMULA	2.207	.719	.059	2.985
UNDERLYING PRES. RATE	2.241	.750	.060	3.051
PROPOSED	2.207	.719	.059	2.985

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.135
IND. RATES				3.14	MINIMUM PREMIUM	
MAN. RATES	3.13	3.08	3.14	+ 3.14	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	2,009	45,556	2.267				1	3	4
2004	2,581	164,371	6.368					6	6
2005	2,450	7,557	.308					1	1
2006	3,353	187,547	5.593				1	3	4
2007	4,490	67,074	1.493				1	1	2
TOTAL	14,883	472,105	3.172				3	14	17

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				9,098	7,095				11,115	12,773	5,475
2004					13,303					148,488	2,580
2005					1,466					2,439	3,652
2006				65,732	18,339				45,057	51,496	6,923
2007				41,964	475				10,000	1,430	13,205
TOTAL				116,794	40,678				66,172	216,626	31,835

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				12,874	9,975				17,551	17,984	6,521
2004		14	845	260	18,167		40	5,533	3,440	197,602	2,933
2005		7	295	84	1,867		4	271	129	3,051	4,094
2006	16	2,090	89,581	55,717	24,437	32	2,708	62,113	41,930	58,707	7,629
2007	82	2,628	89,020	27,886	4,438	23	511	16,419	6,218	2,244	14,077
TOTAL	98	4,739	179,741	96,821	58,884	55	3,263	84,336	69,268	279,588	35,254

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	272,232	504,561	35,254	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	14,442	-3,984	192	
TOTAL LOSSES	286,674	500,577	35,446	
EXPECTED LOSSES	253,904	180,829	19,348	
CREDIBILITY	.01	.03	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.926	3.363	.238	5.527
INDICATED (POST-TEST)	1.489	2.600	.184	4.273
PRES. ON RATE LEVEL	1.713	1.220	.131	3.064
DERIVED BY FORMULA	1.711	1.261	.134	3.106
UNDERLYING PRES. RATE	1.706	1.215	.130	3.051
PROPOSED	1.711	1.261	.134	3.106

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.262
IND. RATES				3.26	MINIMUM PREMIUM	
MAN. RATES	3.13	3.08	3.14	+ 3.26	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	9,238	104,908	1.135			9,238					5	5
2004	9,603	205,602	2.141			9,603				1	5	6
2005	9,900	17,951	.181			9,900					2	2
2006	8,006	223,007	2.785			8,006				1	7	8
2007	10,346	287,430	2.778			10,346				4	1	5
TOTAL	47,093	838,898	1.781			47,093				6	20	26
O.D.		312,520	.663						1	1		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					32,470					45,296	27,142
2004				15,875	49,152				5,000	126,876	8,699
2005					1,519					1,748	14,684
2006				12,951	38,672				45,747	102,470	23,167
2007				161,687	3,675				50,912	46,843	24,313
TOTAL				190,513	125,488				101,659	323,233	98,005
O.D.			236,644	56,420				14,728	4,728		

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					45,653					63,776	32,326
2004	3	66	5,975	21,284	67,357		32	5,762	9,973	168,953	9,891
2005		5	305	86	1,935			196	93	2,186	16,461
2006	3	970	37,019	15,503	43,426	32	3,248	77,621	47,667	113,034	25,530
2007	321	10,203	345,684	108,066	18,822	133	3,378	109,677	39,705	43,471	25,918
TOTAL	327	11,244	388,983	144,939	177,193	165	6,658	193,256	97,438	391,420	110,126
O.D.	9	3,713	375,723	74,526	1,619		340	37,103	6,999	178	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,017,521	894,312	110,126	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	157,881	-31,480	1,080	
TOTAL LOSSES	1,175,402	862,832	111,206	
EXPECTED LOSSES	2,826,522	1,046,878	130,919	
CREDIBILITY	.03	.07	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.496	1.832	.236	4.564
INDICATED (POST-TEST)	1.929	1.416	.182	3.527
PRES. ON RATE LEVEL	6.015	2.228	.279	8.522
DERIVED BY FORMULA	5.892	2.171	.269	8.332
UNDERLYING PRES. RATE	6.002	2.223	.278	8.503
PROPOSED	5.892	2.171	.269	8.332

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	8.630
IND. RATES				8.63	MINIMUM PREMIUM	
MAN. RATES	9.46	8.93	8.70	+ 8.63	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	513,621	3,765,367	.733			9	8	159	176	
2004	455,755	4,096,065	.898			9	8	155	172	
2005	535,419	12,815,528	2.393			24	36	324	384	
2006	108,981	1,149,049	1.054			2	2	28	32	
2007	97,309	3,660,032	3.761			2	19	133	154	
TOTAL	1,711,085	25,486,041	1.489			46	73	799	918	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,357,288	338,596	799,479			447,197	129,423	612,013	81,371
2004			1,698,358	382,771	692,346			385,092	191,461	570,125	175,912
2005			4,601,017	1,572,368	1,399,471			1,754,073	1,046,818	1,788,232	653,549
2006			326,511	175,996	117,820			112,176	151,660	191,134	73,752
2007			309,109	790,375	810,566			64,325	667,350	873,681	144,626
TOTAL			8,292,283	3,260,106	3,819,682			2,762,863	2,186,712	4,035,185	1,129,210

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,128,226	479,114	1,124,072			1,083,558	204,360	861,708	96,913
2004	56	27,457	2,736,464	520,060	956,829		9,036	1,005,499	291,668	764,851	200,012
2005	228	136,803	8,048,173	1,857,280	1,894,131		75,602	4,835,912	1,307,125	2,320,877	732,628
2006	96	18,743	750,459	175,347	147,732	637	18,509	467,466	154,097	219,146	81,275
2007	1,664	99,076	3,254,704	821,040	845,884	2,088	55,260	1,731,979	581,794	782,601	154,171
TOTAL	2,044	282,079	16,918,026	3,852,841	4,968,648	2,725	158,407	9,124,414	2,539,044	4,949,183	1,264,999

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	26,487,695	16,309,716	1,264,999	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	512,399	-360,296	3,816	
TOTAL LOSSES	27,000,094	15,949,420	1,268,815	
EXPECTED LOSSES	9,582,076	7,853,879	787,099	
CREDIBILITY	.31	.77	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.578	.932	.074	2.584
INDICATED (POST-TEST)	1.220	.720	.057	1.997
PRES. ON RATE LEVEL	.561	.460	.046	1.067
DERIVED BY FORMULA	.765	.660	.057	1.482
UNDERLYING PRES. RATE	.560	.459	.046	1.065
PROPOSED	.765	.660	.057	1.482

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	1.363
IND. RATES				1.36	MINIMUM PREMIUM	
MAN. RATES	.74	.90	1.09	+ 1.36	PRESENT	

+PROPOSED *LIMITED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	19,089	350,838	1.837			1	1	3	5
2004	7,141	6,493	.090					1	1
2005	4,803	37,129	.773					3	3
2006	3,758	171,598	4.566				1	1	2
2007	3,652	3,800	.104					1	1
TOTAL	38,443	569,858	1.482			1	2	9	12
O.D.		166							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			126,629	45,354	4,719			80,520	72,250	4,137	17,229
2004					1,611					3,820	1,062
2005					6,994					10,638	19,497
2006				80,676	3,466				40,017	9,461	37,978
2007					3,227					337	236
TOTAL			126,629	126,030	20,017			80,520	112,267	28,393	76,002
O.D.											166

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			198,554	64,176	6,634			195,100	114,083	5,825	20,520
2004		2	103	31	2,200			143	88	5,084	1,207
2005		23	1,408	399	8,916		15	1,192	562	13,310	21,856
2006	18	2,260	99,431	65,921	9,014	28	2,043	44,628	33,551	13,522	41,852
2007		139	4,706	1,088	3,027		7	221	70	272	252
TOTAL	18	2,424	304,202	131,615	29,791	28	2,065	241,284	148,354	38,013	85,687
O.D.											198

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	550,021	347,773	85,885	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	15,801	-6,393	121	
TOTAL LOSSES	565,822	341,380	86,006	
EXPECTED LOSSES	269,486	151,081	22,682	
CREDIBILITY	.03	.06	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.472	.888	.224	2.584
INDICATED (POST-TEST)	1.138	.686	.173	1.997
PRES. ON RATE LEVEL	.703	.394	.059	1.156
DERIVED BY FORMULA	.716	.412	.069	1.197
UNDERLYING PRES. RATE	.701	.393	.059	1.153
PROPOSED	.716	.412	.069	1.197

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE
IND. RATES				1.24	MINIMUM PREMIUM
MAN. RATES	1.26	1.21	1.18	+ 1.24	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	18,261	241,734	1.323			1			1	2
2004	21,093	170,856	.810			1			3	4
2005	24,443	10,951	.044							
2006	21,907	33,250	.151						3	3
2007	21,630	21,119	.097						2	2
TOTAL	107,334	477,910	.445			2			9	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			181,301		822			29,705		6,565	23,341
2004			95,400		3,293			8,275		8,632	55,256
2005											10,951
2006					12,114					12,714	8,422
2007					1,700					7,833	11,586
TOTAL			276,701		17,929			37,980		35,744	109,556

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			284,280		1,156			71,975		9,244	27,799
2004		1,489	147,587	990	4,817		191	20,617	394	11,528	62,826
2005											12,276
2006		192	6,688	1,564	13,343		121	3,688	1,289	13,537	9,281
2007		72	2,482	574	1,594	4	153	5,165	1,590	6,342	12,351
TOTAL		1,753	441,037	3,128	20,910	4	465	101,445	3,273	40,651	124,533

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	544,704	67,962	124,533	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	35,678	-21,238	1,243	
TOTAL LOSSES	580,382	46,724	125,776	
EXPECTED LOSSES	647,224	699,818	153,487	
CREDIBILITY	.05	.12	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.541	.044	.117	.702
INDICATED (POST-TEST)	.418	.034	.090	.542
PRES. ON RATE LEVEL	.604	.654	.143	1.401
DERIVED BY FORMULA	.595	.580	.134	1.309
UNDERLYING PRES. RATE	.603	.652	.143	1.398
PROPOSED	.595	.580	.134	1.309

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	1.355
IND. RATES				1.36	MINIMUM PREMIUM	
MAN. RATES	1.53	1.46	1.43	+ 1.36	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	44,196	323,353	.731				1	20	21
2004	49,505	1,563,488	3.158	1		1	1	12	15
2005	56,677	507,441	.895	3			1	6	10
2006	76,192	475,272	.623					9	9
2007	87,835	587,480	.668	3				8	11
TOTAL	314,405	3,457,034	1.100	7		1	3	55	66
O.D.		61,287	.019					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				19,382	78,710				15,952	167,107	42,202
2004	792,099		263,872	45,242	39,949			310,724	40,322	45,963	25,317
2005	402,686			48,718	15,809				1,841	26,097	12,290
2006					230,790					204,397	40,085
2007	516,501				16,136					22,830	32,013
TOTAL	1,711,286		263,872	113,342	381,394			310,724	58,115	466,394	151,907
O.D.					11,532					45,727	4,028

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				27,426	110,666				25,188	235,288	50,263
2004	1,089,782	3,823	382,903	61,034	56,028		6,570	706,018	64,492	63,481	28,785
2005	728,499	500	29,479	52,491	22,080		50	3,907	3,342	32,751	13,777
2006	3	3,668	127,485	29,826	254,211		2,034	59,314	20,771	217,612	44,174
2007	741,844	689	23,534	5,439	15,136	12	442	15,065	4,639	18,483	34,126
TOTAL	2,560,128	8,680	563,401	176,216	458,121	12	9,096	784,304	118,432	567,615	171,125
O.D.					16,214					64,384	4,797

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,925,621	1,400,982	175,922	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	451,888	-48,088	2,521	
TOTAL LOSSES	4,377,509	1,352,894	178,443	
EXPECTED LOSSES	8,011,039	2,084,505	260,956	
CREDIBILITY	.10	.25	.35	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.392	.430	.057	1.879
INDICATED (POST-TEST)	1.076	.332	.044	1.452
PRES. ON RATE LEVEL	2.554	.664	.083	3.301
DERIVED BY FORMULA	2.406	.581	.069	3.056
UNDERLYING PRES. RATE	2.548	.663	.083	3.294
PROPOSED	2.406	.581	.069	3.056

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	3.165
IND. RATES				3.17	MINIMUM PREMIUM	
MAN. RATES	3.60	3.45	3.37	+ 3.17	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	440,962	25,338,185	5.746			70	37	480	587
2004	473,833	26,104,068	5.509			72	60	538	670
2005	497,464	23,620,059	4.748			53	65	550	668
2006	260,506	8,896,621	3.415	1	1	11	24	235	272
2007	617,533	11,307,019	1.830			6	52	366	424
TOTAL	2,290,298	95,265,952	4.160	1	1	212	238	2169	2621
O.D.		728,272	.031			1	5	9	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			13,276,092	1,769,489	2,109,921			3,213,804	1,058,853	2,508,560	1,401,466
2004			13,023,827	2,803,119	2,126,887			2,535,104	1,349,100	2,934,922	1,331,109
2005			8,185,806	2,897,305	2,151,727			3,711,529	1,840,329	3,195,238	1,638,125
2006	335,856	153,428	1,566,324	1,119,222	1,157,009	30,000	48,112	1,100,712	833,094	1,909,114	643,750
2007			773,668	1,946,499	1,952,872			269,345	1,489,883	3,315,390	1,559,362
TOTAL	335,856	153,428	36,825,717	10,535,634	9,498,416	30,000	48,112	10,830,494	6,571,259	13,863,224	6,573,812
O.D.			118,576	309,743	95,005			10,145	80,014	81,500	33,289

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			20,816,912	2,503,830	2,966,552			7,787,044	1,671,929	3,532,059	1,669,146
2004	404	206,636	20,758,804	3,756,597	2,989,334		59,337	6,607,197	2,025,805	3,948,155	1,513,471
2005	420	240,000	14,122,704	3,387,969	2,941,550		147,147	9,376,475	2,320,454	4,149,361	1,836,338
2006	532,218	343,764	4,222,002	1,140,695	1,377,828	104,145	266,433	3,686,757	972,845	2,127,450	709,413
2007	4,128	242,779	7,968,686	2,008,470	2,042,976	5,654	161,749	5,007,807	1,593,155	2,857,097	1,662,280
TOTAL	537,170	1,033,179	67,889,108	12,797,561	12,318,240	109,799	634,666	32,465,280	8,584,188	16,614,122	7,390,648
O.D.	107	9,553	446,007	348,539	126,862	58	3,816	112,871	81,458	101,944	36,981

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	103,241,614	50,972,914	7,427,629		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	4,049,335	-1,046,101	46,086		
TOTAL LOSSES	107,290,949	49,926,813	7,473,715		
EXPECTED LOSSES	71,984,067	37,698,305	5,153,171		
CREDIBILITY	.38	.93	1.00		
PURE PREMIUMS					
INDICATED (PRE-TEST)	4.685	2.180	.326	7.191	
INDICATED (POST-TEST)	3.622	1.685	.252	5.559	
PRES. ON RATE LEVEL	3.150	1.650	.225	5.025	
DERIVED BY FORMULA	3.329	1.683	.252	5.264	
UNDERLYING PRES. RATE	3.143	1.646	.225	5.014	
PROPOSED	3.329	1.683	.252	5.264	
IND. RATES					
YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE
IND. RATES				5.45	MINIMUM PREMIUM
MAN. RATES	4.08	4.50	5.13	+ 5.45	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	512,636									
2004	455,196									
2005	534,847									
2006	108,993									
2007	97,309									
TOTAL	1,708,981									
O.D.		27,511	.001							1 1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											
O.D.					15,751					8,205	3,555

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											
O.D.		48	3,173	895	20,080		11	921	433	10,263	3,790

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,153	31,671	3,790	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	200,131	-4,703		
TOTAL LOSSES	204,284	26,968	3,790	
EXPECTED LOSSES	3,742,669	102,540		
CREDIBILITY	.31	.77	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.012	.002	.000	.014
INDICATED (POST-TEST)	.009	.002	.000	.011
PRES. ON RATE LEVEL	.219	.006	.000	.225
DERIVED BY FORMULA	.154	.003	.000	.157
UNDERLYING PRES. RATE	.219	.006	.000	.225
PROPOSED	.154	.003	.000	.157

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE
IND. RATES				.17	MINIMUM PREMIUM
MAN. RATES	.16	.19	.23	+ .17	PRESENT

+PROPOSED *LIMITED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	15,851									
2004	3,631									
2005	1,490									
2006	617									
2007	580									
TOTAL	22,169									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,642	-486	3	
TOTAL LOSSES	2,642		3	
EXPECTED LOSSES	43,451	9,754	887	
CREDIBILITY	.02	.04	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.012	.000	.000	.012
INDICATED (POST-TEST)	.009	.000	.000	.009
PRES. ON RATE LEVEL	.197	.044	.004	.245
DERIVED BY FORMULA	.193	.042	.004	.239
UNDERLYING PRES. RATE	.196	.044	.004	.244
PROPOSED	.193	.042	.004	.239

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	TOTAL
IND. RATES				.25	MINIMUM PREMIUM	
MAN. RATES	.27	.26	.25	+ .25	PRESENT	

+PROPOSED

MANUAL YEAR	SEATS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES						
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2003	992													
2004	1,018													
2005	1,132													
2006	1,186													
2007	1,092													
TOTAL	5,420													

REPORTED LOSSES													
MANUAL YEAR	INDEMNITY					MEDICAL							
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY		
TOTAL													

TRANSLATED LOSSES													
MANUAL YEAR	INDEMNITY					MEDICAL							
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY		
TOTAL													

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	18,933	-1,708	40	
TOTAL LOSSES	18,933		40	
EXPECTED LOSSES	340,924	57,002	5,004	
CREDIBILITY	.03	.03	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.493	.000	.007	3.500
INDICATED (POST-TEST)	2.700	.000	.005	2.705
PRES. ON RATE LEVEL	63.040	10.540	.925	74.505
DERIVED BY FORMULA	61.230	10.224	.907	72.361
UNDERLYING PRES. RATE	62.901	10.517	.923	74.341
PROPOSED	61.230	10.224	.907	72.361

YEAR	4-1-08	4-1-09	4-1-10	4-1-11	IND. RATE	74.951
IND. RATES				74.95	MINIMUM PREMIUM	
MAN. RATES	76.06	76.06	76.06	+ 74.95	PRESENT	

+PROPOSED