

CLASS BOOK

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
2004	39,317	6,608,702	16.808			39,317		1	10	13	85	109
2005	40,981	6,045,029	14.750			40,981	1		13	18	91	123
2006	44,161	6,414,208	14.524			44,161			10	19	82	111
2007	53,333	6,665,720	12.498			53,333	1	1	4	19	86	111
2008	47,936	10,650,296	22.217			47,936	2	1	10	19	70	102
TOTAL	225,728	36,383,955	16.118			225,728	4	3	47	88	414	556

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		475,124	1,572,330	472,924	464,766		881,142	994,418	835,492	623,528	288,978
2005	101,462		1,873,338	663,817	467,325	152,880		1,105,145	851,096	602,699	227,267
2006			1,674,336	1,244,422	653,997			911,423	596,276	1,015,128	318,626
2007	3,000	351,110	729,090	1,038,615	567,366		213,093	745,670	1,310,314	1,377,268	330,194
2008	498,620	525,646	1,571,464	980,308	550,879	279,440	2,969,000	1,504,390	559,600	928,738	282,211
TOTAL	603,082	1,351,880	7,420,558	4,400,086	2,704,333	432,320	4,063,235	5,261,046	4,152,778	4,547,361	1,447,276

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		352,127	2,420,872	697,589	711,094		696,336	2,294,522	1,223,472	922,821	330,591
2005	174,921	19,024	2,997,278	911,952	700,774	313,162	21,123	2,711,571	1,150,941	881,520	256,130
2006	1,920	42,616	3,149,674	1,546,734	931,272	590	55,288	2,310,376	804,914	1,320,562	353,356
2007	6,387	606,458	2,550,778	1,064,078	745,455	7,856	352,442	2,985,968	1,350,758	1,657,231	351,987
2008	683,890	218,533	4,584,326	1,009,955	657,725	458,003	997,572	3,955,121	764,238	858,459	302,530
TOTAL	867,118	1,238,758	15,702,928	5,230,308	3,746,320	779,611	2,122,761	14,257,558	5,294,323	5,640,593	1,594,594

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	35,266,479	19,932,793	1,598,713	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,947,388	-3,167,619	8,590	
TOTAL LOSSES	32,319,091	16,765,174	1,607,303	
EXPECTED LOSSES	24,110,008	13,193,801	1,115,096	
CREDIBILITY	.08	.17	.26	
PURE PREMIUMS				
INDICATED (PRE-TEST)	14.318	7.427	.712	22.457
INDICATED (POST-TEST)	12.428	6.447	.618	19.493
PRES. ON RATE LEVEL	10.062	5.506	.465	16.033
DERIVED BY FORMULA	10.251	5.666	.505	16.422
UNDERLYING PRES. RATE	10.681	5.845	.494	17.020
PROPOSED	10.251	5.666	.505	16.422

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	16.750
IND. RATES				16.75	MINIMUM PREMIUM	
MAN. RATES	16.62	16.78	17.30	+ 16.75	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	36,852	1,168,361	3.170			1	2	28	31	
2005	37,415	750,539	2.005			1	5	25	31	
2006	38,650	1,678,466	4.342			2	4	16	22	
2007	40,985	1,634,558	3.988			2	3	17	22	
2008	43,888	1,305,346	2.974		2	1	1	32	36	
TOTAL	197,790	6,537,270	3.305		2	7	15	118	142	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			141,634	56,347	171,331			50,489	417,414	266,063	65,083
2005			121,678	116,446	128,784			66,000	39,117	186,114	92,400
2006			228,423	125,305	28,319			240,000	839,620	164,706	52,093
2007			292,424	142,399	142,047			530,425	306,046	73,139	148,078
2008	393,000		238,859	71,462	113,816	4,489		75,000	25,105	270,294	113,321
TOTAL	393,000		1,023,018	511,959	584,297	4,489		961,914	1,627,302	960,316	470,975

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			222,932	84,577	262,137			121,477	659,514	393,775	74,455
2005	234	1,369	210,804	159,025	190,807	33	1,292	164,160	56,802	265,997	104,135
2006	178	5,394	402,393	143,926	44,437	541	20,054	820,914	696,676	240,812	57,771
2007	312	13,097	610,802	164,646	180,545	2,469	25,709	1,222,910	315,167	117,560	157,851
2008	536,378	17,034	589,931	112,910	120,843	8,146	16,935	338,725	87,255	222,345	121,480
TOTAL	537,102	36,894	2,036,862	665,084	798,769	11,189	63,990	2,668,186	1,815,414	1,240,489	515,692

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,354,223	4,519,756	516,700			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-488,675	-709,816	2,931			
TOTAL LOSSES	4,865,548	3,809,940	519,631			
EXPECTED LOSSES	4,080,408	2,972,785	379,757			
CREDIBILITY	.07	.16	.24			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.460	1.926	.263	4.649		
INDICATED (POST-TEST)	2.135	1.672	.228	4.035		
PRES. ON RATE LEVEL	1.943	1.416	.181	3.540		
DERIVED BY FORMULA	1.956	1.457	.192	3.605		
UNDERLYING PRES. RATE	2.063	1.503	.192	3.758		
PROPOSED	1.956	1.457	.192	3.605		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	3.677
IND. RATES				3.68	MINIMUM PREMIUM	
MAN. RATES	3.74	3.73	3.82	+ 3.68	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
2004	15,077	530,606	3.519			15,077			1		17	18
2005	16,637	469,002	2.819			16,637			1	2	14	17
2006	15,276	887,547	5.810			15,276			1	2	18	21
2007	17,078	576,889	3.377			17,078				2	20	22
2008	18,881	533,849	2.827			18,881					21	21
TOTAL	82,949	2,997,893	3.614			82,949			3	6	90	99

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			149,916		122,360			73,654		137,011	47,665
2005			158,194	15,347	42,561			63,772	27,261	101,243	60,624
2006			177,043	89,524	74,505			305,164	41,932	173,371	26,008
2007				37,807	321,358				23,002	164,355	30,367
2008					148,693					328,803	56,353
TOTAL			485,153	142,678	709,477			442,590	92,195	904,783	221,017

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			235,968		187,211			177,212		202,775	54,529
2005	32	1,593	246,913	22,961	63,176	24	1,231	154,572	39,302	144,943	68,323
2006	137	4,022	297,575	114,368	103,944	53	15,614	660,253	75,778	224,051	28,843
2007	155	5,214	193,184	83,526	375,934	144	1,487	59,942	38,772	184,786	32,371
2008	99	5,205	199,729	57,209	137,893	405	8,734	201,937	74,747	263,678	60,410
TOTAL	423	16,034	1,173,369	278,064	868,158	626	27,066	1,253,916	228,599	1,020,233	244,476

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,471,434	2,395,054	244,476	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-303,067	-371,985	1,020	
TOTAL LOSSES	2,168,367	2,023,069	245,496	
EXPECTED LOSSES	2,539,898	1,564,418	131,059	
CREDIBILITY	.04	.09	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.614	2.439	.296	5.349
INDICATED (POST-TEST)	2.269	2.117	.257	4.643
PRES. ON RATE LEVEL	2.884	1.777	.149	4.810
DERIVED BY FORMULA	2.859	1.808	.163	4.830
UNDERLYING PRES. RATE	3.062	1.886	.158	5.106
PROPOSED	2.847	1.801	.162	4.810

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	4.906
IND. RATES				4.91	MINIMUM PREMIUM	
MAN. RATES	5.01	5.03	5.19	+ 4.91	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	169,421	2,537,983	1.498			2	9	76	87
2005	164,396	4,499,496	2.736			10	11	58	79
2006	173,795	4,180,380	2.405			4	11	66	81
2007	186,783	4,694,974	2.513	1		6	21	85	113
2008	200,620	3,629,415	1.809			6	6	63	75
TOTAL	895,015	19,542,248	2.183	1		28	58	348	435

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			367,767	349,553	357,877			202,148	119,833	679,737	461,068
2005			1,430,994	518,411	324,776			862,011	587,175	462,047	314,082
2006			572,981	717,725	705,542			267,659	961,817	724,144	230,512
2007	3,000		825,832	899,217	866,207			337,192	515,716	833,656	414,154
2008			966,048	166,821	577,640			354,816	164,153	939,459	460,478
TOTAL	3,000		4,163,622	2,651,727	2,832,042			2,023,826	2,348,694	3,639,043	1,880,294

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			578,866	524,679	547,552			486,368	189,336	1,006,014	527,462
2005	1,041	14,513	2,289,778	710,931	488,243	521	16,479	2,101,515	797,124	674,332	353,970
2006	1,114	18,060	1,314,746	904,623	968,078	904	27,428	1,108,030	1,174,984	965,648	255,638
2007	6,262	56,350	2,630,946	987,611	1,085,205	3,368	31,072	1,380,427	572,702	978,694	441,488
2008	1,272	66,321	2,307,015	419,476	586,309	4,588	74,381	1,459,540	362,830	784,397	493,632
TOTAL	9,689	155,244	9,121,351	3,547,320	3,675,387	9,381	149,360	6,535,880	3,096,976	4,409,085	2,072,190

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,980,905	14,728,768	2,075,246			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,378,706	-2,134,878	12,417			
TOTAL LOSSES	14,602,199	12,593,890	2,087,663			
EXPECTED LOSSES	11,536,744	8,959,100	1,602,078			
CREDIBILITY	.20	.43	.65			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.632	1.407	.233	3.272		
INDICATED (POST-TEST)	1.417	1.221	.202	2.840		
PRES. ON RATE LEVEL	1.214	.943	.169	2.326		
DERIVED BY FORMULA	1.255	1.063	.190	2.508		
UNDERLYING PRES. RATE	1.289	1.001	.179	2.469		
PROPOSED	1.255	1.063	.190	2.508		
IND. RATES						
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	2.558
IND. RATES				2.56	MINIMUM PREMIUM	
MAN. RATES	2.13	2.24	2.51	+ 2.56	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
2004	11,715	1,699,353	14.505			11,715	2		2	8	29	41
2005	9,666	2,679,148	27.717			9,666			5	4	31	40
2006	8,384	855,196	10.200			8,384			2	2	15	19
2007	7,176	1,780,413	24.810			7,176			2	5	23	30
2008	5,622	495,658	8.816			5,622				2	9	11
TOTAL	42,563	7,509,768	17.644			42,563	2		11	21	107	141

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	190,558		330,851	253,414	130,761	190,283		227,040	171,257	165,231	39,958
2005			966,661	125,716	339,780			533,919	108,197	575,678	29,197
2006			291,083	11,910	149,347			125,753	35,806	206,930	34,367
2007			366,446	272,913	108,723			102,519	546,903	361,449	21,460
2008				105,718	44,365				245,000	85,249	15,326
TOTAL	190,558		1,955,041	769,671	772,976	190,283		989,231	1,107,163	1,394,537	140,308

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	275,166		520,760	380,374	200,067	332,615		546,258	270,586	244,542	45,712
2005	253	9,841	1,517,568	184,647	503,318	97	10,271	1,265,611	165,670	823,722	32,905
2006	30	6,256	464,600	32,181	201,997	37	7,532	316,057	61,699	264,058	38,113
2007	522	18,551	894,546	282,501	152,865	2,816	20,032	808,886	521,162	450,214	22,876
2008	335	7,307	264,196	88,330	50,883	1,332	20,034	405,023	165,900	93,183	16,429
TOTAL	276,306	41,955	3,661,670	968,033	1,109,130	336,897	57,869	3,341,835	1,185,017	1,875,719	156,035

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,716,532	5,137,899	156,035	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-908,991	-946,476	1,037	
TOTAL LOSSES	6,807,541	4,191,423	157,072	
EXPECTED LOSSES	7,084,186	3,693,617	168,124	
CREDIBILITY	.03	.06	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	15.994	9.848	.369	26.211
INDICATED (POST-TEST)	13.883	8.548	.320	22.751
PRES. ON RATE LEVEL	15.679	8.175	.371	24.225
DERIVED BY FORMULA	15.625	8.197	.366	24.188
UNDERLYING PRES. RATE	16.644	8.678	.395	25.717
PROPOSED	15.625	8.197	.366	24.188

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	24.671
IND. RATES				24.67	MINIMUM PREMIUM	
MAN. RATES	26.00	25.81	26.14	+ 24.67	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
2004	55,035	1,969,441	3.578			55,035			4	2	38	44
2005	53,583	1,695,422	3.164			53,583			4	4	35	43
2006	52,798	1,538,521	2.913			52,798			2	5	27	34
2007	58,652	2,122,825	3.619			58,652			3	1	34	38
2008	53,354	1,048,295	1.964			53,354			1	2	36	39
TOTAL	273,422	8,374,504	3.063			273,422			14	14	170	198

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			788,277	94,624	139,893			649,336	32,617	168,461	96,233
2005			490,580	196,370	321,591			303,991	111,667	201,896	69,327
2006			299,776	220,165	294,919			73,861	93,483	363,872	192,445
2007			429,093	48,311	481,937			491,130	56,814	499,110	116,430
2008			120,000	60,837	276,090			65,000	62,881	336,220	127,267
TOTAL			2,127,726	620,307	1,514,430			1,583,318	357,462	1,569,559	601,702

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,155,876	142,031	214,035			1,356,754	51,535	249,325	110,091
2005	395	5,196	797,938	273,437	475,879	100	5,819	725,691	157,046	291,035	78,132
2006	348	8,211	601,086	286,282	402,558	91	5,846	240,107	135,180	464,059	213,422
2007	292	20,027	857,703	140,283	572,358	1,356	20,292	1,019,400	147,433	569,925	124,114
2008	414	17,556	638,696	157,754	266,033	1,215	20,358	415,388	123,395	278,630	136,430
TOTAL	1,449	50,990	4,051,299	999,787	1,930,863	2,762	52,315	3,757,340	614,589	1,852,974	662,189

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,916,155	5,398,213	664,310	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-578,997	-1,038,053	3,753	
TOTAL LOSSES	7,337,158	4,360,160	668,063	
EXPECTED LOSSES	4,697,390	4,259,914	511,298	
CREDIBILITY	.09	.20	.30	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.683	1.595	.244	4.522
INDICATED (POST-TEST)	2.329	1.384	.212	3.925
PRES. ON RATE LEVEL	1.618	1.468	.176	3.262
DERIVED BY FORMULA	1.682	1.451	.187	3.320
UNDERLYING PRES. RATE	1.718	1.558	.187	3.463
PROPOSED	1.682	1.451	.187	3.320

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	3.386
IND. RATES				3.39	MINIMUM PREMIUM	
MAN. RATES	3.45	3.43	3.52	+ 3.39	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	344,219	12,004,441	3.487		1	25	40	309	375
2005	367,972	15,125,744	4.110			30	54	261	345
2006	400,450	15,644,867	3.906	3		23	45	300	372
2007	406,527	16,209,746	3.987		1	23	54	283	361
2008	401,307	12,845,597	3.200	2		6	45	268	321
TOTAL	1,920,475	71,830,395	3.740	5	3	107	238	1421	1774

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		114,186	3,653,998	1,332,919	1,358,186		56,164	1,888,577	822,445	1,884,726	893,240
2005			4,170,623	2,016,659	1,814,609			2,358,705	1,365,196	2,509,169	890,783
2006	715,596	860,390	3,834,978	1,650,968	1,744,878	23,583	364,425	2,306,728	1,374,151	1,734,299	1,034,871
2007		122,499	3,576,556	1,884,270	1,960,541		969,396	2,282,481	1,546,414	2,316,182	1,551,407
2008	249,545		1,001,965	1,892,358	1,935,358	6,458		1,132,020	2,581,163	2,717,707	1,329,023
TOTAL	965,141	1,097,075	16,238,120	8,777,174	8,813,572	30,041	1,389,985	9,968,511	7,689,369	11,162,083	5,699,324

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		270,392	5,751,393	2,000,713	2,078,022		141,814	4,543,915	1,299,463	2,789,400	1,021,867
2005	4,048	42,928	6,721,731	2,764,230	2,702,213	1,199	43,632	5,533,599	1,891,257	3,610,758	1,003,912
2006	1,056,751	626,581	6,811,060	2,161,845	2,418,530	58,323	447,933	5,887,712	1,837,903	2,284,586	1,147,672
2007	4,104	271,110	7,972,607	2,185,956	2,480,835	11,982	795,710	5,937,126	1,802,867	2,751,300	1,653,800
2008	347,399	201,976	7,269,961	2,063,073	1,996,665	30,808	319,776	6,356,025	2,062,670	2,437,357	1,424,713
TOTAL	1,412,302	1,412,987	34,526,752	11,175,817	11,676,265	102,312	1,748,865	28,258,377	8,894,160	13,873,401	6,251,964

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	67,480,048	46,212,052	6,266,100			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,895,694	-7,868,577	38,068			
TOTAL LOSSES	60,584,354	38,343,475	6,304,168			
EXPECTED LOSSES	56,807,651	32,628,871	5,031,645			
CREDIBILITY	.33	.72	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.155	1.997	.328	5.480		
INDICATED (POST-TEST)	2.739	1.733	.285	4.757		
PRES. ON RATE LEVEL	2.786	1.601	.247	4.634		
DERIVED BY FORMULA	2.770	1.696	.285	4.751		
UNDERLYING PRES. RATE	2.958	1.699	.262	4.919		
PROPOSED	2.770	1.696	.285	4.751		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	4.846
IND. RATES				4.85	MINIMUM PREMIUM	
MAN. RATES	4.99	4.92	5.00	+ 4.85	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
2004	63,603	4,065,505	6.392			63,603			6	9	59	74
2005	61,354	1,997,118	3.255			61,354			5	6	43	54
2006	58,544	1,341,743	2.291			58,544	1		1	4	47	53
2007	57,006	1,134,081	1.989			57,006				9	46	55
2008	47,556	1,002,771	2.108			47,556			1	3	20	24
TOTAL	288,063	9,541,218	3.312			288,063	1		13	31	215	260

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,079,073	262,819	244,055			1,831,827	167,586	288,275	191,870
2005			802,361	222,057	193,688			193,742	153,966	268,062	163,242
2006	249,000		110,359	37,116	209,317	27,218		82,500	47,787	429,693	148,753
2007				215,754	189,073				287,940	282,939	158,375
2008			138,012	96,646	208,224			43,283	43,120	222,198	251,288
TOTAL	249,000		2,129,805	834,392	1,044,357	27,218		2,151,352	700,399	1,491,167	913,528

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,211,380	394,491	373,406			2,497,661	264,787	426,646	219,499
2005	447	8,113	1,273,741	307,675	289,832	136	3,736	480,793	211,690	385,756	183,974
2006	366,864	2,986	215,665	60,894	280,235	65,826	5,899	243,922	86,831	544,673	164,967
2007	377	7,113	335,105	222,825	234,041	1,365	8,905	334,839	279,686	338,811	168,828
2008	482	17,855	639,358	157,366	207,039	816	13,625	277,360	82,530	184,303	269,381
TOTAL	368,170	36,067	3,675,249	1,143,251	1,384,553	68,143	32,165	3,834,575	925,524	1,880,189	1,006,649

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,014,369	5,345,902	1,012,866			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-964,549	-1,269,177	4,700			
TOTAL LOSSES	7,049,820	4,076,725	1,017,566			
EXPECTED LOSSES	7,659,596	5,084,312	688,470			
CREDIBILITY	.09	.20	.31			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.447	1.415	.353	4.215		
INDICATED (POST-TEST)	2.124	1.228	.306	3.658		
PRES. ON RATE LEVEL	2.505	1.663	.225	4.393		
DERIVED BY FORMULA	2.471	1.576	.250	4.297		
UNDERLYING PRES. RATE	2.659	1.765	.239	4.663		
PROPOSED	2.471	1.576	.250	4.297		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	4.382
IND. RATES				4.38	MINIMUM PREMIUM	
MAN. RATES	4.78	4.78	4.74	+ 4.38	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	5,273	323,509	6.135				1	8	9	
2005	5,430	78,979	1.454					6	6	
2006	5,137	706,669	13.756				1	9	11	
2007	5,683	709,128	12.478			2		3	5	
2008	5,463	229,053	4.192					8	8	
TOTAL	26,986	2,047,338	7.587			3	2	34	39	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				61,869	92,092				60,745	96,989	11,814
2005					32,378					38,552	8,049
2006			186,436	3,407	163,893			100,000	17,512	210,632	24,789
2007			405,982		17,089			254,842		18,900	12,315
2008					77,558					141,656	9,839
TOTAL			592,418	65,276	383,010			354,842	78,257	506,729	66,806

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				92,865	140,900				95,977	143,545	13,515
2005		31	1,547	759	47,468		8	1,092	875	54,860	9,071
2006	19	4,157	306,135	20,368	219,725	25	5,967	250,209	39,221	267,439	27,491
2007	85	12,846	596,845	25,624	29,169	619	10,215	536,623	27,784	27,206	13,128
2008	55	2,715	104,179	29,838	71,920	175	3,756	86,993	32,199	113,595	10,547
TOTAL	159	19,749	1,008,706	169,454	509,182	819	19,946	874,917	196,056	606,645	73,752

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,924,296	1,481,337	73,752	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-336,364	-364,300	539	
TOTAL LOSSES	1,587,932	1,117,037	74,291	
EXPECTED LOSSES	2,749,333	1,502,850	72,592	
CREDIBILITY	.02	.04	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.884	4.139	.275	10.298
INDICATED (POST-TEST)	5.107	3.593	.239	8.939
PRES. ON RATE LEVEL	9.597	5.246	.253	15.096
DERIVED BY FORMULA	9.507	5.180	.252	14.939
UNDERLYING PRES. RATE	10.188	5.569	.269	16.026
PROPOSED	9.507	5.180	.252	14.939

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	15.237
IND. RATES				15.24	MINIMUM PREMIUM	
MAN. RATES	16.55	16.27	16.29	+ 15.24	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	30,885	941,403	3.048	1		2	2	16	21	
2005	32,155	411,506	1.279			1		14	15	
2006	32,639	654,671	2.005			1	2	6	9	
2007	35,854	874,815	2.439	1			2	16	19	
2008	37,200	283,705	.762				1	12	13	
TOTAL	168,733	3,166,100	1.876	2		4	7	64	77	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	110,698		276,953	67,061	127,368			168,951	48,649	118,024	23,699
2005			168,800		40,601			91,878		63,314	46,913
2006			169,150	40,824	40,353			80,000	164,124	41,935	118,285
2007	122,312			200,879	167,148				87,950	194,971	101,555
2008				28,152	63,289				16,500	127,940	47,824
TOTAL	233,010		614,903	336,916	438,759			340,829	317,223	546,184	338,276

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	159,848		435,924	100,659	194,871			406,496	76,865	174,676	27,112
2005		1,687	260,686	2,623	60,133		1,759	213,554	3,314	90,446	52,871
2006	66	3,750	279,186	55,197	57,013	154	6,294	258,924	197,468	62,407	131,178
2007	182,503	6,505	307,841	206,100	207,585	452	3,309	127,694	98,012	224,259	108,258
2008	122	3,743	139,494	43,322	61,283	233	4,573	102,330	38,956	104,280	51,267
TOTAL	342,539	15,685	1,423,131	407,901	580,885	839	15,935	1,108,998	414,615	656,068	370,686

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,908,126	2,070,018	376,338			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-330,295	-549,181	2,058			
TOTAL LOSSES	2,577,831	1,520,837	378,396			
EXPECTED LOSSES	2,746,973	2,298,143	266,598			
CREDIBILITY	.06	.14	.21			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.528	.901	.224	2.653		
INDICATED (POST-TEST)	1.326	.782	.194	2.302		
PRES. ON RATE LEVEL	1.534	1.282	.149	2.965		
DERIVED BY FORMULA	1.522	1.212	.158	2.892		
UNDERLYING PRES. RATE	1.628	1.362	.158	3.148		
PROPOSED	1.522	1.212	.158	2.892		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	2.949
IND. RATES				2.95	MINIMUM PREMIUM	
MAN. RATES	3.31	3.24	3.20	+ 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
2004	12,804	560,647	4.378	1		1	3	10	15
2005	13,152	661,930	5.032			1	3	7	11
2006	14,392	432,162	3.002			1	1	11	13
2007	15,317	590,971	3.858			1	2	15	18
2008	17,539	151,457	.863				2	5	7
TOTAL	73,204	2,397,167	3.275	1		4	11	48	64

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	3,000		151,285	166,400	69,459	345		16,687	67,151	60,687	25,633
2005			115,280	161,920	49,979			48,430	236,426	28,063	21,832
2006			213,518	24,247	69,222			46,862	14,552	50,655	13,106
2007			169,040	159,307	60,389			8,088	112,488	62,117	19,542
2008			34,193	24,780					66,192	14,326	11,966
TOTAL	3,000		649,123	546,067	273,829	345		120,067	496,809	215,848	92,079

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	4,332		238,123	249,767	106,273	603		40,149	106,098	89,816	29,324
2005	326	1,243	204,313	217,565	75,853	207	925	153,356	311,274	45,583	24,605
2006	43	4,596	342,037	38,990	95,244	16	2,752	116,062	22,754	65,150	14,535
2007	299	9,409	455,656	161,891	84,625	542	3,531	136,359	104,466	78,683	20,832
2008	114	2,736	99,464	32,586	26,131	349	5,167	104,071	42,841	18,193	12,828
TOTAL	5,114	17,984	1,339,593	700,799	388,126	1,717	12,375	549,997	587,433	297,425	102,124

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,926,780	1,973,783	102,124			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-196,157	-218,500	556			
TOTAL LOSSES	1,730,623	1,755,283	102,680			
EXPECTED LOSSES	1,666,124	928,228	69,543			
CREDIBILITY	.04	.08	.12			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.364	2.398	.140	4.902		
INDICATED (POST-TEST)	2.052	2.081	.122	4.255		
PRES. ON RATE LEVEL	2.149	1.198	.090	3.437		
DERIVED BY FORMULA	2.145	1.269	.094	3.508		
UNDERLYING PRES. RATE	2.276	1.268	.095	3.639		
PROPOSED	2.145	1.269	.094	3.508		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	3.749
IND. RATES				3.75	MINIMUM PREMIUM	
MAN. RATES	3.91	3.88	3.94	+ 3.75	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	46,554	1,000,149	2.148			2	2	28	32	
2005	63,319	4,839,899	7.643			7	5	24	36	
2006	76,918	1,625,018	2.112			3	2	22	28	
2007	84,237	2,902,597	3.445	1		3	4	36	43	
2008	94,056	2,740,007	2.913			3	8	38	49	
TOTAL	365,084	13,107,670	3.590	1		18	21	148	188	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			312,721	24,425	165,010			86,624	26,738	275,357	109,274
2005			1,072,233	69,264	82,580			3,345,683	26,353	163,653	80,133
2006	427,909		517,354	27,315	54,615	13,019		165,492	43,456	301,841	74,017
2007			764,083	157,972	274,479			765,061	493,147	256,551	191,304
2008			578,680	279,842	488,373			152,402	277,806	877,896	85,008
TOTAL	427,909		3,245,071	558,818	1,065,057	13,019		4,515,262	867,500	1,875,298	539,736

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			492,222	36,662	252,465			208,417	42,246	407,530	125,009
2005	140	8,365	1,311,442	102,375	125,046	24	23,583	2,863,977	63,542	238,177	90,310
2006	630,400	10,632	795,976	49,869	79,657	31,509	9,924	416,780	78,782	384,486	82,085
2007	424	23,832	1,091,882	214,718	341,829	3,266	29,760	1,349,242	492,469	336,163	203,930
2008	1,386	54,516	1,921,380	427,328	499,772	3,611	59,610	1,216,655	387,670	738,335	91,129
TOTAL	632,350	97,345	5,612,902	830,952	1,298,769	38,410	122,877	6,055,071	1,064,709	2,104,691	592,463

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,560,178	5,311,685	593,914	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-888,099	-825,714	5,275	
TOTAL LOSSES	11,672,079	4,485,971	599,189	
EXPECTED LOSSES	7,612,001	3,563,220	627,945	
CREDIBILITY	.11	.24	.36	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.197	1.229	.164	4.590
INDICATED (POST-TEST)	2.775	1.067	.142	3.984
PRES. ON RATE LEVEL	1.969	.922	.162	3.053
DERIVED BY FORMULA	2.058	.957	.155	3.170
UNDERLYING PRES. RATE	2.085	.976	.172	3.233
PROPOSED	2.058	.957	.155	3.170

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	3.388
IND. RATES				3.39	MINIMUM PREMIUM	
MAN. RATES	3.51	3.46	3.50	+ 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
2004	45,042	638,751	1.418			45,042				2	34	36
2005	45,659	616,227	1.349			45,659			1		21	22
2006	46,998	402,579	.856			46,998				1	29	30
2007	47,562	1,151,886	2.421			47,562	1		1	1	26	29
2008	47,418	788,924	1.663			47,418				5	11	16
TOTAL	232,679	3,598,367	1.546			232,679	1		2	9	121	133

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				69,912	169,605				69,099	222,283	107,852
2005			135,898		195,470			48,951		150,285	85,623
2006				13,800	93,119				6,908	208,716	80,036
2007	3,000		114,624	47,325	338,880			236,000	25,000	307,022	80,035
2008				116,472	69,071				146,241	121,771	335,369
TOTAL	3,000		250,522	247,509	866,145			284,951	247,248	1,010,077	688,915

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				104,938	259,499				109,176	328,975	123,383
2005		1,529	217,649	5,920	287,069		958	117,083	4,410	214,049	96,497
2006	22	342	21,151	22,571	123,978	8	556	21,164	20,913	263,200	88,760
2007	4,659	9,224	378,531	101,273	399,565	759	11,672	588,058	80,740	349,414	85,317
2008	385	8,777	318,191	105,087	74,775	888	13,830	285,289	115,137	112,461	359,516
TOTAL	5,066	19,872	935,522	339,789	1,144,886	1,655	27,016	1,011,594	330,376	1,268,099	753,473

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,000,725	3,083,150	753,473	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-652,124	-879,257	4,656	
TOTAL LOSSES	1,348,601	2,203,893	758,129	
EXPECTED LOSSES	5,358,598	3,629,792	625,907	
CREDIBILITY	.08	.18	.26	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.580	.947	.326	1.853
INDICATED (POST-TEST)	.503	.822	.283	1.608
PRES. ON RATE LEVEL	2.169	1.470	.253	3.892
DERIVED BY FORMULA	2.036	1.353	.261	3.650
UNDERLYING PRES. RATE	2.303	1.560	.269	4.132
PROPOSED	2.036	1.353	.261	3.650

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	3.723
IND. RATES				3.72	MINIMUM PREMIUM	
MAN. RATES	4.67	4.40	4.20	+ 3.72	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	76,323	2,493,436	3,266	2		2	6	79	89	
2005	78,984	1,846,710	2,338	2		1	5	75	83	
2006	82,382	2,049,821	2,488	2			4	67	73	
2007	86,800	2,782,540	3,205	1		3	6	54	64	
2008	93,681	2,357,869	2,516			1	5	54	60	
TOTAL	418,170	11,530,376	2,757	7		7	26	329	369	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	250,714		369,598	220,944	419,051	13,670		139,899	303,450	578,967	197,143
2005	43,500		159,073	183,780	399,393	409		99,358	68,877	695,234	197,086
2006	461,549			183,793	395,254	500			131,124	679,253	198,348
2007	28,739		495,895	332,584	304,901	71,677		585,000	241,188	480,469	242,087
2008			161,944	162,876	211,689			700,255	116,221	466,289	538,595
TOTAL	784,502		1,186,510	1,083,977	1,730,288	86,256		1,524,512	860,860	2,900,212	1,373,259

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	362,031		581,748	331,638	641,152	23,896		336,597	479,450	856,870	225,532
2005	74,792	2,033	291,535	255,254	588,576	894	2,033	260,611	108,013	991,312	222,116
2006	680,191	2,240	150,425	242,418	530,693	1,341	3,144	119,310	193,964	862,270	219,968
2007	43,480	24,990	1,169,083	370,816	386,599	129,366	23,880	1,132,640	300,727	563,929	258,065
2008	637	19,587	707,550	198,823	214,460	3,893	60,283	1,133,435	229,236	400,845	577,374
TOTAL	1,161,131	48,850	2,900,341	1,398,949	2,361,480	159,390	89,340	2,982,593	1,311,390	3,675,226	1,503,055

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,341,645	8,747,045	1,506,382	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,020,140	-1,802,211	7,587	
TOTAL LOSSES	6,321,505	6,944,834	1,513,969	
EXPECTED LOSSES	8,534,849	7,560,514	978,519	
CREDIBILITY	.12	.26	.39	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.512	1.661	.362	3.535
INDICATED (POST-TEST)	1.312	1.442	.314	3.068
PRES. ON RATE LEVEL	1.923	1.703	.220	3.846
DERIVED BY FORMULA	1.850	1.635	.257	3.742
UNDERLYING PRES. RATE	2.041	1.808	.234	4.083
PROPOSED	1.850	1.635	.257	3.742

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	3.816
IND. RATES				3.82	MINIMUM PREMIUM	
MAN. RATES	4.26	4.18	4.15	+ 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
2004	79,121	3,480,781	4,399			8	4	36	48
2005	77,700	1,185,659	1,525	1		2	5	30	38
2006	81,319	3,103,235	3,816	1		6	9	29	45
2007	76,283	1,041,513	1,365			2	3	30	35
2008	56,981	1,654,554	2,903				8	21	29
TOTAL	371,404	10,465,742	2,818	2		18	29	146	195

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,626,322	154,040	171,925			1,233,735	22,766	185,462	86,531
2005	17,753		547,142	166,337	115,735			59,342	76,047	108,540	94,763
2006	416,957		979,578	379,447	151,022			611,279	264,349	185,340	115,263
2007			322,073	110,556	186,969			98,000	36,735	217,810	69,370
2008			519,149	105,405	105,405				781,003	182,454	66,543
TOTAL	434,710		3,475,115	1,329,529	731,056			2,002,356	1,180,900	879,606	432,470

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			2,426,284	231,214	263,048			1,799,172	35,971	274,483	98,991
2005	30,707	5,519	870,127	229,251	173,878	65	1,142	153,015	103,277	156,434	106,798
2006	614,807	22,471	1,673,235	481,435	225,608	264	35,782	1,507,583	353,777	254,955	127,827
2007	289	14,882	680,905	146,331	231,990	450	5,994	289,920	66,588	247,776	73,948
2008	1,563	31,677	1,135,119	386,609	145,020	3,543	52,963	1,066,910	438,179	213,506	71,334
TOTAL	647,366	74,549	6,785,670	1,474,840	1,039,544	4,322	95,881	4,816,600	997,792	1,147,154	478,898

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,023,706	4,672,068	482,063			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-719,982	-805,805	2,766			
TOTAL LOSSES	12,303,724	3,866,263	484,829			
EXPECTED LOSSES	5,649,054	3,201,502	412,258			
CREDIBILITY	.11	.24	.36			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3,313	1,041	.131	4,485		
INDICATED (POST-TEST)	2,876	.904	.114	3,894		
PRES. ON RATE LEVEL	1,436	.814	.105	2,355		
DERIVED BY FORMULA	1,594	.836	.108	2,538		
UNDERLYING PRES. RATE	1,521	.862	.111	2,494		
PROPOSED	1,594	.836	.108	2,538		
IND. RATES						
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	2.712
IND. RATES				2.71	MINIMUM PREMIUM	
MAN. RATES	2.50	2.60	2.70	+ 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	
2004	83,125	3,594,976	4.324			6	4	55	65	
2005	85,168	2,785,495	3.270			6	6	42	54	
2006	84,366	3,049,227	3.614		1	5	6	28	40	
2007	82,891	2,263,157	2.730			6	4	27	37	
2008	71,735	1,486,259	2.071		1	1	5	23	30	
TOTAL	407,285	13,179,114	3.236		2	24	25	175	226	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,234,864	122,108	538,191			634,452	208,176	521,418	335,767
2005			1,123,985	284,197	221,961			475,242	156,111	340,460	183,539
2006	306,959		1,075,023	211,595	163,228	2,110		547,688	314,114	285,420	143,090
2007			1,013,250	163,837	143,220			323,377	118,481	339,177	161,815
2008	470,385		108,059	146,777	127,780	978		30,491	248,946	218,208	134,635
TOTAL	777,344		4,555,181	928,514	1,194,380	3,088		2,011,250	1,045,828	1,704,683	958,846

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,943,677	183,284	823,435			1,526,491	328,918	771,698	384,117
2005	571	11,310	1,777,771	394,123	333,271	138	9,105	1,131,999	221,893	489,892	206,848
2006	452,523	22,210	1,657,416	286,902	236,351	5,405	30,196	1,266,010	410,428	382,055	158,687
2007	490	36,847	1,724,011	226,544	200,543	1,410	17,704	865,281	173,390	395,104	172,495
2008	642,108	16,610	590,852	157,584	135,964	3,304	27,080	547,880	202,869	201,430	144,329
TOTAL	1,095,692	86,977	7,693,727	1,248,437	1,729,564	10,257	84,085	5,337,661	1,337,498	2,240,179	1,066,476

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,312,849	6,593,208	1,066,860			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-986,419	-1,005,931	5,296			
TOTAL LOSSES	13,326,430	5,587,277	1,072,156			
EXPECTED LOSSES	7,897,257	4,064,705	753,477			
CREDIBILITY	.12	.26	.38			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.272	1.372	.263	4.907		
INDICATED (POST-TEST)	2.840	1.191	.228	4.259		
PRES. ON RATE LEVEL	1.830	.943	.175	2.948		
DERIVED BY FORMULA	1.951	1.007	.195	3.153		
UNDERLYING PRES. RATE	1.939	.998	.185	3.122		
PROPOSED	1.951	1.007	.195	3.153		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	3.369
IND. RATES				3.37	MINIMUM PREMIUM	
MAN. RATES	3.14	3.18	3.38	+ 3.37	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
2004	32,306	1,193,083	3.693			32,306	1			5	15	21
2005	41,118	1,190,367	2.895			41,118	1			2	19	22
2006	38,066	500,251	1.314			38,066			1	4	11	16
2007	39,297	1,234,871	3.142			39,297			2	5	18	25
2008	38,218	737,783	1.930			38,218				4	15	19
TOTAL	189,005	4,856,355	2.569			189,005	2		3	20	78	103

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	503,449			187,293	134,412				114,388	197,553	55,988
2005	13,007			169,301	83,685	727,359			27,915	92,170	76,930
2006			161,061	64,913	88,797			32,481	20,988	74,460	57,551
2007			251,722	200,465	204,945			175,390	202,275	121,332	78,742
2008				182,877	145,296				121,677	217,306	70,627
TOTAL	516,456		412,783	804,849	657,135	727,359		207,871	487,243	702,821	339,838

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	726,980			281,126	205,650				180,733	292,379	64,050
2005	15,806	155	30,367	227,028	124,952	1,033,022	19	7,444	38,652	131,808	86,700
2006	103	3,858	286,280	86,521	122,012	22	2,141	88,898	30,843	95,275	63,824
2007	426	14,819	690,134	225,824	257,246	1,369	12,792	583,366	205,127	156,107	83,939
2008	642	15,034	549,104	179,187	151,585	881	14,583	308,607	122,169	186,593	75,712
TOTAL	743,957	33,866	1,555,885	999,686	861,445	1,035,294	29,535	988,315	577,524	862,162	374,225

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,386,852	3,300,817	374,225			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-508,114	-607,138	1,929			
TOTAL LOSSES	3,878,738	2,693,679	376,154			
EXPECTED LOSSES	4,150,549	2,502,425	258,937			
CREDIBILITY	.07	.15	.23			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.052	1.425	.199	3.676		
INDICATED (POST-TEST)	1.781	1.237	.173	3.191		
PRES. ON RATE LEVEL	2.074	1.250	.130	3.454		
DERIVED BY FORMULA	2.053	1.248	.140	3.441		
UNDERLYING PRES. RATE	2.196	1.324	.137	3.657		
PROPOSED	2.053	1.248	.140	3.441		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	3.677
IND. RATES				3.68	MINIMUM PREMIUM	
MAN. RATES	4.13	3.98	3.96	+ 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
2004	25,364	797,405	3.143			2	1	16	19
2005	22,496	1,667,002	7.410			4	1	21	26
2006	21,503	398,813	1.854				1	21	22
2007	23,408	486,887	2.080			1	1	13	15
2008	27,660	682,253	2.466				5	10	15
TOTAL	120,431	4,032,360	3.348			7	9	81	97

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			309,343	21,749	77,712			96,214	14,920	200,523	76,944
2005			793,457	9,103	107,089			477,950	23,506	201,020	54,877
2006				63,945	127,022				12,267	147,786	47,793
2007			108,696	83,928	104,641			17,638	33,413	91,750	46,821
2008				251,937	34,008				284,510	69,793	42,005
TOTAL			1,211,496	430,662	450,472			591,802	368,616	710,872	268,440

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			486,906	32,645	118,897			231,491	23,574	296,773	88,024
2005	18	7,731	1,203,295	22,331	159,941	20	8,817	1,074,512	44,791	288,343	61,846
2006	98	762	50,706	83,626	170,719	11	496	18,421	23,352	186,750	53,002
2007	177	6,571	302,519	97,642	129,660	214	2,058	89,483	41,050	105,289	49,911
2008	756	14,918	533,268	182,907	54,740	1,509	22,477	452,392	186,016	84,788	45,029
TOTAL	1,049	29,982	2,576,694	419,151	633,957	1,754	33,848	1,866,299	318,783	961,943	297,812

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,484,059	2,343,720	299,601	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-357,277	-381,197	1,994	
TOTAL LOSSES	5,126,782	1,962,523	301,595	
EXPECTED LOSSES	3,020,410	1,605,346	257,721	
CREDIBILITY	.05	.11	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.257	1.630	.250	6.137
INDICATED (POST-TEST)	3.695	1.415	.217	5.327
PRES. ON RATE LEVEL	2.369	1.259	.202	3.830
DERIVED BY FORMULA	2.435	1.276	.205	3.916
UNDERLYING PRES. RATE	2.508	1.333	.214	4.055
PROPOSED	2.435	1.276	.205	3.916

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE
IND. RATES				4.19	MINIMUM PREMIUM
MAN. RATES	4.34	4.39	4.39	+ 4.19	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	28,278									
2005	30,631									
2006	30,582	244								
2007	45,062									
2008	31,116									
TOTAL	165,669	244								

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											271
TOTAL											271

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			271	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-22,307	-405		
TOTAL LOSSES			271	
EXPECTED LOSSES	175,610	1,657		
CREDIBILITY	.06	.14	.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.100	.001	.000	.101
DERIVED BY FORMULA	.094	.001	.000	.095
UNDERLYING PRES. RATE	.106	.001	.000	.107
PROPOSED	.094	.001	.000	.095

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	76,395	979	.001							
2005	72,848	1,167	.001							
2006	39,560									
2007	83,502	511								
2008	60,030	122								
TOTAL	332,335	2,779	.001							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											979
2005											1,167
2007											511
2008											122
TOTAL											2,779

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											1,120
2005											1,315
2007											545
2008											131
TOTAL											3,111

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			3,111	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-57,741	-817		
TOTAL LOSSES			3,111	
EXPECTED LOSSES	451,976	3,323		
CREDIBILITY	.10	.22	.34	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	.129	.001	.000	.130
DERIVED BY FORMULA	.116	.001	.000	.117
UNDERLYING PRES. RATE	.136	.001	.000	.137
PROPOSED	.116	.001	.000	.117

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE
IND. RATES				.12	MINIMUM PREMIUM
MAN. RATES	.17	.15	.14	+ .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
2004	8,855	35,494	.400			8,855					4	4
2005	8,025	33,275	.414			8,025					1	1
2006	8,357	381,058	4.559			8,357			2		3	5
2007	9,601	263,833	2.747			9,601					13	13
2008	10,456	416,991	3.988			10,456				2	7	9
TOTAL	45,294	1,130,651	2.496			45,294			2	2	28	32

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					3,185					12,448	19,861
2005					5,523					6,004	21,748
2006			253,894		7,777			93,465		3,501	22,421
2007					46,643					163,032	54,158
2008				165,691	47,191				134,116	34,350	35,643
TOTAL			253,894	165,691	110,319			93,465	134,116	219,335	153,831

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					4,873					18,422	22,721
2005		6	263	130	8,097		2	171	136	8,544	24,510
2006	6	5,079	381,181	7,467	13,389	6	4,922	209,618	5,723	5,588	24,865
2007	15	631	21,764	7,196	54,198	36	889	38,175	18,902	181,395	57,732
2008	515	10,695	384,059	129,849	59,023	720	10,640	214,146	88,016	41,129	38,209
TOTAL	536	16,411	787,267	144,642	139,580	762	16,453	462,110	112,777	255,078	168,037

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,283,539	652,077	168,037	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-147,341	-196,607	1,141	
TOTAL LOSSES	1,136,198	455,470	169,178	
EXPECTED LOSSES	1,239,244	829,786	145,394	
CREDIBILITY	.03	.06	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.508	1.006	.374	3.888
INDICATED (POST-TEST)	2.177	.873	.325	3.375
PRES. ON RATE LEVEL	2.577	1.726	.302	4.605
DERIVED BY FORMULA	2.565	1.675	.304	4.544
UNDERLYING PRES. RATE	2.736	1.832	.321	4.889
PROPOSED	2.565	1.675	.304	4.544

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE
IND. RATES				4.63	MINIMUM PREMIUM
MAN. RATES	5.05	4.97	4.97	+ 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
2004	67,975	2,808,825	4.132			8	4	40	52
2005	66,635	1,614,867	2.423	1		1	3	37	42
2006	71,430	1,363,600	1.909			2	7	39	48
2007	74,238	2,520,126	3.394	2		2	6	27	37
2008	74,515	886,999	1.190				1	17	18
TOTAL	354,793	9,194,417	2.591	3		13	21	160	197

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,163,305	109,274	228,167			934,247	26,881	247,927	99,024
2005	37,001		246,701	87,384	267,723	413,506		121,490	76,477	253,440	111,145
2006			269,464	105,713	202,614			86,408	92,787	457,237	149,377
2007	841,985		263,222	274,863	139,945	227,254		101,220	345,705	210,956	114,976
2008				48,510	67,312				83,822	135,703	551,652
TOTAL	878,986		1,942,692	625,744	905,761	640,760		1,243,365	625,672	1,305,263	1,026,174

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,801,798	164,020	349,094			2,155,130	42,472	366,933	113,283
2005	63,480	2,717	404,557	124,881	394,562	845,070	2,363	300,431	108,391	362,876	125,260
2006	170	6,593	485,950	145,080	275,704	94	6,722	275,925	140,886	581,768	165,659
2007	1,254,343	15,832	761,601	283,216	186,911	405,263	14,011	583,251	331,056	265,973	122,564
2008	185	5,004	184,303	58,596	66,898	590	9,689	203,989	80,979	117,318	591,371
TOTAL	1,318,178	30,146	3,638,209	775,793	1,273,169	1,251,017	32,785	3,518,726	703,784	1,694,868	1,118,137

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,791,385	4,524,713	1,118,950	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-725,841	-887,360	4,368	
TOTAL LOSSES	9,065,544	3,637,353	1,123,318	
EXPECTED LOSSES	5,992,454	3,682,751	578,312	
CREDIBILITY	.11	.23	.35	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.555	1.025	.317	3.897
INDICATED (POST-TEST)	2.218	.890	.275	3.383
PRES. ON RATE LEVEL	1.599	.982	.154	2.735
DERIVED BY FORMULA	1.667	.961	.196	2.824
UNDERLYING PRES. RATE	1.689	1.038	.163	2.890
PROPOSED	1.667	.961	.196	2.824

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	TOTAL
IND. RATES				2.93	MINIMUM PREMIUM	
MAN. RATES	2.86	2.88	2.96	+ 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	
2004	352									
2005	270	3,138	1.162							
2006	635	38,439	6.053						3	3
2007	423									
2008	388	16,507	4.254						1	1
TOTAL	2,068	58,084	2.809						4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											3,138
2006				11,157					14,271		13,011
2008				10,481					5,000		1,026
TOTAL				21,638					19,271		17,175

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											3,537
2006	17	74	5,403	13,066	397	11	174	6,622	16,532	748	14,429
2008	31	571	20,285	7,067	964	26	360	7,203	2,991	505	1,100
TOTAL	48	645	25,688	20,133	1,361	37	534	13,825	19,523	1,253	19,066

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	40,777	42,270	19,066	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,184	-1,788	11	
TOTAL LOSSES	38,593	40,482	19,077	
EXPECTED LOSSES	17,951	7,301	1,407	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.866	1.958	.922	4.746
INDICATED (POST-TEST)	1.620	1.700	.800	4.120
PRES. ON RATE LEVEL	.822	.334	.064	1.220
DERIVED BY FORMULA	.822	.348	.071	1.241
UNDERLYING PRES. RATE	.868	.353	.068	1.289
PROPOSED	.822	.348	.071	1.241

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	1.285
IND. RATES				1.29	MINIMUM PREMIUM	
MAN. RATES	1.29	1.29	1.32	+ 1.29	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
2004	388,439	8,799,477	2.265			388,439			19	32	164	215
2005	390,439	9,858,581	2.524			390,439		1	19	37	171	228
2006	420,002	9,930,126	2.364			420,002			12	53	180	245
2007	394,140	10,652,961	2.702			394,140			15	50	202	267
2008	396,916	6,869,445	1.730			396,916			2	34	150	186
TOTAL	1,989,936	46,110,590	2.317			1,989,936		1	67	206	867	1141

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			3,558,838	946,813	908,371			812,662	561,706	1,030,754	980,333
2005		123,256	3,285,975	982,536	1,005,188		13,595	1,048,279	636,907	1,457,865	1,304,980
2006			1,730,855	1,668,456	1,448,962			1,360,368	1,142,014	1,497,398	1,082,073
2007			2,454,483	1,498,682	1,236,720			1,018,212	1,510,273	1,800,287	1,134,304
2008			292,949	1,303,727	1,180,785			75,092	1,235,741	1,659,390	1,121,761
TOTAL		123,256	11,323,100	6,400,214	5,780,026		13,595	4,314,613	5,086,641	7,445,694	5,623,451

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			5,601,612	1,421,166	1,389,816			1,955,264	887,495	1,525,515	1,121,501
2005	1,976	266,452	5,248,941	1,363,477	1,498,704	566	47,866	2,569,277	889,002	2,093,270	1,470,712
2006	2,584	47,572	3,484,252	2,098,119	2,000,633	1,090	74,203	3,080,333	1,479,559	1,959,106	1,200,019
2007	3,148	124,533	5,852,194	1,675,057	1,592,939	9,717	88,782	3,956,735	1,605,971	2,153,589	1,209,168
2008	4,748	123,609	4,475,689	1,358,845	1,225,799	8,833	141,613	2,934,672	1,127,071	1,458,910	1,202,528
TOTAL	12,456	562,166	24,662,688	7,916,664	7,707,891	20,206	352,464	14,496,281	5,989,098	9,190,390	6,203,928

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	40,139,749	30,879,753	6,225,340	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,833,560	-5,056,156	35,595	
TOTAL LOSSES	36,306,189	25,823,597	6,260,935	
EXPECTED LOSSES	31,480,788	20,794,832	4,835,545	
CREDIBILITY	.34	.74	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.824	1.298	.315	3.437
INDICATED (POST-TEST)	1.583	1.127	.273	2.983
PRES. ON RATE LEVEL	1.497	.989	.230	2.716
DERIVED BY FORMULA	1.526	1.091	.273	2.890
UNDERLYING PRES. RATE	1.582	1.045	.243	2.870
PROPOSED	1.526	1.091	.273	2.890

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	TOTAL
IND. RATES				2.99	MINIMUM PREMIUM	
MAN. RATES	2.89	2.78	2.94	+ 2.99	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
2004	422,391	15,603,449	3.694			422,391	1	1	26	27	217	272
2005	443,177	11,138,250	2.513			443,177			22	14	203	239
2006	441,012	9,903,650	2.245			441,012			17	17	227	261
2007	458,962	8,324,661	1.813			458,962	1		11	30	156	198
2008	461,095	6,299,346	1.366			461,095			6	9	147	162
TOTAL	2,226,637	51,269,356	2.303			2,226,637	2	1	82	97	950	1132

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	500,000	313,690	4,681,361	610,418	1,600,435	8,000	3,319,032	1,386,001	384,068	1,777,905	1,022,539
2005			4,130,185	326,911	1,625,771			1,578,219	641,641	1,892,969	942,554
2006			3,274,765	807,138	1,783,209			1,219,810	336,252	1,623,417	859,059
2007	61,733		1,942,066	939,218	1,375,448			559,531	899,562	1,830,698	716,405
2008			1,078,336	427,179	1,431,122			325,642	298,926	1,950,232	787,909
TOTAL	561,733	313,690	15,106,713	3,110,864	7,815,985	8,000	3,319,032	5,069,203	2,560,449	9,075,221	4,328,466

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	722,000	77,846	7,364,586	916,238	2,448,667	13,984	878,276	3,329,782	606,828	2,631,301	1,169,785
2005	657	40,519	6,210,948	511,925	2,402,222	566	23,605	2,980,286	908,266	2,713,204	1,062,258
2006	1,332	72,248	5,343,503	1,153,162	2,431,269	348	64,159	2,694,739	553,159	2,075,513	952,696
2007	94,157	98,850	4,533,419	1,165,286	1,705,243	5,878	55,129	2,436,251	1,039,739	2,125,416	763,688
2008	2,695	114,715	4,097,832	933,211	1,405,905	6,358	107,993	2,221,184	669,020	1,607,449	844,638
TOTAL	820,841	404,178	27,550,288	4,679,822	10,393,306	27,134	1,129,162	13,662,242	3,777,012	11,152,883	4,793,065

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	43,598,041	30,035,977	4,820,590			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,905,668	-5,697,155	32,375			
TOTAL LOSSES	37,692,373	24,338,822	4,852,965			
EXPECTED LOSSES	48,607,486	23,580,086	4,319,675			
CREDIBILITY	.36	.80	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.693	1.093	.218	3.004		
INDICATED (POST-TEST)	1.470	.949	.189	2.608		
PRES. ON RATE LEVEL	2.066	1.002	.183	3.251		
DERIVED BY FORMULA	1.851	.960	.189	3.000		
UNDERLYING PRES. RATE	2.183	1.059	.194	3.436		
PROPOSED	1.851	.960	.189	3.000		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	3.107
IND. RATES				3.11	MINIMUM PREMIUM	
MAN. RATES	3.99	3.71	3.52	+ 3.11	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
2004	59,927	2,955,222	4.931			59,927			6	19	28	53
2005	65,421	5,626,262	8.600			65,421		1	5	10	77	93
2006	65,864	3,728,557	5.660			65,864			4	23	72	99
2007	65,870	3,715,913	5.641			65,870			6	21	68	95
2008	72,728	2,836,989	3.900			72,728			2	24	63	89
TOTAL	329,810	18,862,943	5.719			329,810		1	23	97	308	429

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			940,106	854,546	196,291			278,540	331,100	184,598	170,041
2005		49,878	719,634	280,366	779,773		2,173,770	227,940	293,741	870,781	230,379
2006			664,446	819,400	651,938			161,519	480,441	628,789	322,024
2007			1,041,602	737,172	418,074			188,776	402,934	551,498	375,857
2008			311,585	663,935	356,282			69,936	416,914	569,881	448,456
TOTAL		49,878	3,677,373	3,355,419	2,402,358		2,173,770	926,711	1,925,130	2,805,547	1,546,757

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,479,727	1,282,675	300,326			670,167	523,137	273,204	194,527
2005	564	25,729	1,184,846	398,195	1,149,568	257	838,762	650,074	419,815	1,246,800	259,637
2006	1,262	20,444	1,492,537	1,022,484	901,707	446	15,770	638,759	605,083	819,026	357,125
2007	1,456	53,498	2,549,435	785,210	558,664	2,411	20,785	899,208	428,407	651,777	400,664
2008	2,278	60,619	2,153,242	611,964	402,928	3,328	52,730	1,077,459	388,932	502,046	480,745
TOTAL	5,560	160,290	8,859,787	4,100,528	3,313,193	6,442	928,047	3,935,667	2,365,374	3,492,853	1,692,698

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,902,656	13,286,389	1,697,594			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,105,989	-1,580,195	7,822			
TOTAL LOSSES	12,796,667	11,706,194	1,705,416			
EXPECTED LOSSES	9,244,575	6,606,095	1,019,113			
CREDIBILITY	.10	.22	.33			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.880	3.549	.517	7.946		
INDICATED (POST-TEST)	3.368	3.081	.449	6.898		
PRES. ON RATE LEVEL	2.653	1.895	.292	4.840		
DERIVED BY FORMULA	2.725	2.156	.344	5.225		
UNDERLYING PRES. RATE	2.803	2.003	.309	5.115		
PROPOSED	2.725	2.156	.344	5.225		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	5.412
IND. RATES				5.41	MINIMUM PREMIUM	
MAN. RATES	4.66	4.85	5.24	+ 5.41	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	150,814	2,251,334	1.492			4	6	47	57
2005	150,358	3,957,989	2.632			6	20	66	92
2006	169,453	3,708,644	2.188			10	8	40	58
2007	170,161	2,565,971	1.507			2	10	58	70
2008	159,376	2,127,709	1.335			2	8	45	55
TOTAL	800,162	14,611,647	1.826			24	52	256	332

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			700,135	107,481	322,751			385,787	68,829	329,906	336,445
2005			1,047,960	697,714	449,969			310,952	515,692	485,773	449,929
2006			1,380,200	321,860	368,190			645,993	231,528	350,729	410,144
2007			252,881	271,071	574,318			96,958	325,509	710,717	334,517
2008			300,592	317,842	296,351			88,854	182,784	472,091	469,195
TOTAL			3,681,768	1,715,968	2,011,579			1,528,544	1,324,342	2,349,216	2,000,230

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,102,013	161,328	493,809			928,203	108,749	488,261	384,893
2005	1,405	10,976	1,736,545	948,448	672,802	454	6,012	819,741	692,766	704,371	507,070
2006	525	30,620	2,278,640	439,901	516,418	229	37,618	1,584,351	328,022	461,961	454,850
2007	634	21,408	944,949	346,280	691,168	1,886	16,033	672,532	371,240	820,229	356,595
2008	1,247	39,219	1,389,168	354,657	315,076	2,156	35,202	714,894	229,430	400,703	502,977
TOTAL	3,811	102,223	7,451,315	2,250,614	2,689,273	4,725	94,865	4,719,721	1,730,207	2,875,525	2,206,385

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,401,122	9,788,158	2,221,973	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,298,159	-1,722,299	12,472	
TOTAL LOSSES	11,102,963	8,065,859	2,234,445	
EXPECTED LOSSES	10,602,147	7,089,435	1,680,340	
CREDIBILITY	.18	.40	.60	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.388	1.008	.279	2.675
INDICATED (POST-TEST)	1.205	.875	.242	2.322
PRES. ON RATE LEVEL	1.254	.838	.199	2.291
DERIVED BY FORMULA	1.245	.853	.225	2.323
UNDERLYING PRES. RATE	1.325	.886	.210	2.421
PROPOSED	1.244	.853	.225	2.322

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	2.405
IND. RATES				2.41	MINIMUM PREMIUM	
MAN. RATES	2.47	2.43	2.48	+ 2.41	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	35,911	1,006,806	2.803			2	2	18	22	
2005	30,604	1,538,855	5.028			5	5	13	23	
2006	23,535	716,944	3.046				6	19	25	
2007	25,132	404,758	1.610			1	1	8	10	
2008	33,128	467,076	1.409				1	18	19	
TOTAL	148,310	4,134,439	2.788			8	15	76	99	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			335,943	44,788	62,938			290,584	23,067	133,113	116,373
2005			780,980	129,173	54,163			338,662	51,758	84,879	99,240
2006				202,020	170,417				53,709	240,107	50,691
2007			122,165	11,183	80,277			25,365	4,464	118,610	42,694
2008				37,929	93,590				12,760	253,505	69,292
TOTAL			1,239,088	425,093	461,385			654,611	145,758	830,214	378,290

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			503,932	67,227	96,295			650,693	36,446	197,009	133,131
2005	260	7,725	1,219,844	180,712	83,953	46	6,455	791,902	76,639	123,261	111,843
2006	307	1,792	124,316	248,277	233,175	51	1,204	45,585	77,093	305,188	56,216
2007	63	5,141	227,453	29,345	96,830	114	1,765	84,913	20,119	132,959	45,512
2008	176	5,328	199,116	61,581	90,293	396	7,664	174,064	65,262	204,585	74,281
TOTAL	806	19,986	2,274,661	587,142	600,546	607	17,088	1,747,157	275,559	963,002	420,983

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,060,305	2,426,249	420,983	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-423,259	-458,795	2,280	
TOTAL LOSSES	3,637,046	1,967,454	423,263	
EXPECTED LOSSES	3,583,170	1,919,131	304,036	
CREDIBILITY	.06	.13	.20	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.452	1.327	.285	4.064
INDICATED (POST-TEST)	2.128	1.152	.247	3.527
PRES. ON RATE LEVEL	2.286	1.225	.194	3.705
DERIVED BY FORMULA	2.277	1.216	.205	3.698
UNDERLYING PRES. RATE	2.416	1.294	.205	3.915
PROPOSED	2.277	1.216	.205	3.698

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	3.830
IND. RATES				3.83	MINIMUM PREMIUM	
MAN. RATES	3.82	3.85	4.01	+ 3.83	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	169,885	6,002,129	3.533			16	21	117	154
2005	140,017	2,242,938	1.601			4	4	58	66
2006	136,588	4,648,891	3.403			7	12	85	104
2007	203,854	7,005,595	3.436			14	28	112	154
2008	201,856	4,634,460	2.295			3	18	119	140
TOTAL	852,200	24,534,013	2.879			44	83	491	618

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			2,666,408	586,011	619,313			652,715	262,156	865,283	350,243
2005			761,316	75,015	379,270			139,477	42,026	540,948	304,886
2006			1,304,018	371,565	390,431			1,030,339	483,604	732,623	336,311
2007			2,166,169	904,088	661,531			1,187,646	806,088	863,982	416,091
2008			396,576	841,411	885,155			275,221	705,491	1,084,122	446,484
TOTAL			7,294,487	2,778,090	2,935,700			3,285,398	2,299,365	4,086,958	1,854,015

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			4,196,924	879,604	947,553			1,570,431	414,208	1,280,614	400,678
2005	151	7,845	1,196,794	116,136	559,794	37	2,762	344,071	70,162	771,281	343,607
2006	592	26,990	2,003,258	494,102	545,224	470	46,187	1,931,638	648,924	957,175	372,969
2007	1,994	92,959	4,378,607	1,032,089	876,747	5,920	59,146	2,735,540	876,993	1,049,140	443,553
2008	3,242	92,047	3,313,452	942,551	912,849	6,933	109,077	2,182,588	707,984	952,004	478,631
TOTAL	5,979	219,841	15,089,035	3,464,482	3,842,167	13,360	217,172	8,764,268	2,718,271	5,010,214	2,039,438

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	24,341,160	15,158,053	2,047,469	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,749,797	-2,819,381	13,793	
TOTAL LOSSES	21,591,363	12,338,672	2,061,262	
EXPECTED LOSSES	22,983,832	11,981,931	1,721,444	
CREDIBILITY	.19	.42	.63	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.534	1.448	.242	4.224
INDICATED (POST-TEST)	2.200	1.257	.210	3.667
PRES. ON RATE LEVEL	2.552	1.331	.191	4.074
DERIVED BY FORMULA	2.485	1.300	.203	3.988
UNDERLYING PRES. RATE	2.697	1.406	.202	4.305
PROPOSED	2.485	1.300	.203	3.988

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	4.130
IND. RATES				4.13	MINIMUM PREMIUM	
MAN. RATES	4.66	4.50	4.41	+ 4.13	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	11,144	473,476	4,248			2			8	10
2005	9,588	90,539	.944						7	7
2006	10,134	36,564	.360						2	2
2007	10,441	246,048	2,356				1		5	6
2008	10,278	268,845	2,615			1			4	5
TOTAL	51,585	1,115,472	2,162			3	1		26	30

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			295,782		24,992			61,905		60,748	30,049
2005					22,948					39,329	28,262
2006					10,783					13,837	11,944
2007				74,401	21,320				70,335	47,021	32,971
2008			114,890		37,421			59,146		46,289	11,099
TOTAL			410,672	74,401	117,464			121,051	70,335	207,224	114,325

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			465,560		38,238			148,944		89,907	34,376
2005		20	1,097	536	33,643		7	1,116	893	55,965	31,851
2006		32	1,675	742	14,300		30	1,189	857	17,428	13,246
2007	121	1,848	95,082	70,073	29,715	332	2,051	76,626	65,759	58,171	35,147
2008	69	5,720	193,958	24,489	38,894	490	7,494	136,149	19,036	39,521	11,898
TOTAL	190	7,620	757,372	95,840	154,790	822	9,582	364,024	86,545	260,992	126,518

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,139,610	598,167	131,431	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-87,514	-191,932	1,060	
TOTAL LOSSES	1,052,096	406,235	132,491	
EXPECTED LOSSES	717,547	789,767	144,437	
CREDIBILITY	.03	.06	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.040	.788	.257	3.085
INDICATED (POST-TEST)	1.771	.684	.223	2.678
PRES. ON RATE LEVEL	1.316	1.449	.265	3.030
DERIVED BY FORMULA	1.330	1.403	.261	2.994
UNDERLYING PRES. RATE	1.391	1.531	.280	3.202
PROPOSED	1.330	1.403	.261	2.994

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	3.101
IND. RATES				3.10	MINIMUM PREMIUM	
MAN. RATES	3.36	3.26	3.28	+ 3.10	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
2004	112,890	2,655,022	2.351			112,890			4	23	37	64
2005	112,414	2,229,572	1.983			112,414			3	11	34	48
2006	120,363	1,273,229	1.057			120,363			2	3	30	35
2007	123,571	2,749,276	2.224			123,571			5	10	27	42
2008	125,538	1,811,472	1.442			125,538				13	35	48
TOTAL	594,776	10,718,571	1.802			594,776			14	60	163	237

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			461,303	564,246	208,249			180,632	259,735	285,605	695,252
2005			498,919	501,473	329,462			200,784	257,336	250,279	191,319
2006			341,792	165,222	223,170			103,682	101,810	169,296	168,257
2007			1,004,406	414,141	213,551			211,433	132,005	333,197	440,543
2008			475,742	475,742	192,056				260,356	407,952	475,366
TOTAL			2,306,420	2,120,824	1,166,488			696,531	1,011,242	1,446,329	1,970,737

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			726,091	846,934	318,621			434,601	410,382	422,698	795,368
2005	1,007	5,413	858,621	679,314	491,526	227	3,875	514,420	346,809	362,863	215,617
2006	263	8,482	626,222	218,154	305,958	98	7,073	294,007	134,549	219,832	186,597
2007	904	42,780	2,030,430	461,562	298,699	1,190	13,556	642,688	173,036	386,855	469,619
2008	1,515	32,657	1,178,713	394,587	221,915	1,814	29,691	625,320	248,457	353,512	509,592
TOTAL	3,689	89,332	5,420,077	2,600,551	1,636,719	3,329	54,195	2,511,036	1,313,233	1,745,760	2,176,793

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,087,519	7,343,232	2,180,301			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,253,808	-1,645,535	14,802			
TOTAL LOSSES	6,833,711	5,697,697	2,195,103			
EXPECTED LOSSES	10,366,946	6,833,977	1,956,813			
CREDIBILITY	.15	.33	.50			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.149	.958	.369	2.476		
INDICATED (POST-TEST)	.997	.832	.320	2.149		
PRES. ON RATE LEVEL	1.650	1.087	.311	3.048		
DERIVED BY FORMULA	1.552	1.003	.316	2.871		
UNDERLYING PRES. RATE	1.743	1.149	.329	3.221		
PROPOSED	1.552	1.003	.316	2.871		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	2.973
IND. RATES				2.97	MINIMUM PREMIUM	
MAN. RATES	3.73	3.46	3.30	+ 2.97	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
2004	129,847	15,423,718	11.878			129,847			38	87	212	337
2005	128,025	12,593,001	9.836			128,025	1		35	74	161	271
2006	148,182	13,985,631	9.438			148,182			46	87	130	263
2007	145,166	10,316,618	7.106			145,166			26	87	148	261
2008	147,589	3,144,226	2.130			147,589			5	12	59	76
TOTAL	698,809	55,463,194	7.937			698,809	1		150	347	710	1208

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2004			7,282,592	1,252,802	951,170			3,390,432	875,731	1,108,261	562,730
2005	313,738		6,486,230	1,140,633	626,079	1		1,715,483	1,179,105	532,512	599,220
2006			7,506,464	1,306,946	642,268			2,145,813	1,178,325	630,920	574,895
2007			4,382,339	1,548,815	744,638			1,041,305	1,433,005	698,982	467,534
2008			874,198	487,005	457,638			253,736	332,407	493,952	245,290
TOTAL	313,738		26,531,823	5,736,201	3,421,793	1		8,546,769	4,998,573	3,464,627	2,449,669

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2004			10,728,494	1,880,460	1,455,292			6,238,694	1,383,658	1,640,226	643,763
2005	539,049	64,376	10,150,064	1,595,142	956,539	1,038	32,668	4,173,055	1,591,423	791,545	675,321
2006	2,144	160,037	11,966,670	1,779,404	989,019	1,141	128,641	5,406,703	1,530,726	883,286	637,559
2007	3,458	178,668	8,476,247	1,753,291	1,068,634	9,162	81,715	3,674,920	1,414,365	922,355	498,391
2008	2,074	76,070	2,650,615	581,082	501,130	4,154	64,083	1,244,006	347,613	440,049	262,951
TOTAL	546,725	479,151	43,972,090	7,589,379	4,970,614	15,495	307,107	20,737,378	6,267,785	4,677,461	2,717,985

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	66,057,946	23,505,239	2,722,175	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,708,065	-4,902,352	17,375	
TOTAL LOSSES	60,349,881	18,602,887	2,739,550	
EXPECTED LOSSES	47,267,440	20,363,294	2,292,093	
CREDIBILITY	.17	.37	.55	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.636	2.662	.392	11.690
INDICATED (POST-TEST)	7.496	2.311	.340	10.147
PRES. ON RATE LEVEL	6.401	2.758	.310	9.469
DERIVED BY FORMULA	6.587	2.593	.327	9.507
UNDERLYING PRES. RATE	6.764	2.914	.328	10.006
PROPOSED	6.587	2.593	.327	9.507

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	9.847
IND. RATES				9.85	MINIMUM PREMIUM	
MAN. RATES	9.41	9.58	10.25	+ 9.85	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	135,223	2,096,761	1.550			3	12	47	62
2005	137,251	4,335,848	3.159			8	11	51	70
2006	175,092	2,441,655	1.394			3	13	40	56
2007	236,879	2,760,031	1.165			3	12	73	88
2008	238,723	2,432,320	1.018				7	58	65
TOTAL	923,168	14,066,615	1.524			17	55	269	341

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			555,820	219,753	336,364			217,869	223,402	305,674	237,879
2005			1,464,353	222,637	544,259			1,099,589	166,929	600,431	237,650
2006			694,821	195,696	239,462			440,999	248,388	397,748	224,541
2007			666,527	233,685	375,116			304,499	210,180	622,734	347,290
2008				276,517	470,855				528,056	862,006	294,886
TOTAL			3,381,521	1,148,288	1,966,056			2,062,956	1,376,955	2,788,593	1,342,246

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			874,860	329,848	514,640			524,193	352,977	452,397	272,134
2005	447	13,354	2,055,494	321,588	805,607	148	12,905	1,596,154	245,988	860,830	267,832
2006	316	14,841	1,102,170	263,325	332,360	239	26,449	1,107,720	337,605	519,300	249,016
2007	591	30,733	1,409,227	305,372	466,715	1,833	20,836	977,781	282,982	717,778	370,211
2008	1,146	31,503	1,167,663	367,562	462,158	3,743	61,221	1,289,541	511,789	744,762	316,118
TOTAL	2,500	90,431	6,609,414	1,587,695	2,581,480	5,963	121,411	5,495,389	1,731,341	3,295,067	1,475,311

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,387,806	9,284,787	1,485,940			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,489,469	-1,801,835	12,211			
TOTAL LOSSES	10,898,337	7,482,952	1,498,151			
EXPECTED LOSSES	12,656,632	7,800,769	1,440,143			
CREDIBILITY	.20	.44	.66			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.181	.811	.162	2.154		
INDICATED (POST-TEST)	1.025	.704	.141	1.870		
PRES. ON RATE LEVEL	1.297	.800	.148	2.245		
DERIVED BY FORMULA	1.243	.758	.143	2.144		
UNDERLYING PRES. RATE	1.371	.845	.156	2.372		
PROPOSED	1.243	.758	.143	2.144		
IND. RATES						
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	2.220
IND. RATES				2.22	MINIMUM PREMIUM	
MAN. RATES	2.34	2.37	2.43	+ 2.22	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	7,247	107,540	1.483				1	1	2
2005	7,405	41,690	.562					3	3
2006	6,931	289,041	4.170			1		2	3
2007	7,031	21,743	.309					3	3
2008	8,721	78,040	.894					2	2
TOTAL	37,335	538,054	1.441			1	1	11	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				17,463	5,594				19,591	38,446	26,446
2005					9,486					12,119	20,085
2006			144,956		2,821			33,646		43,451	64,167
2007					6,663					8,782	6,298
2008					10,781					32,771	34,488
TOTAL			144,956	17,463	35,345			33,646	19,591	135,569	151,484

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				26,212	8,559				30,954	56,900	30,254
2005		10	453	223	13,908		2	341	277	17,245	22,636
2006	3	2,899	217,375	4,153	5,495		1,874	79,094	4,673	55,144	71,161
2007	3	85	3,108	1,027	7,744		48	2,056	1,020	9,770	6,714
2008	7	377	14,480	4,149	9,998	44	879	20,128	7,449	26,280	36,971
TOTAL	13	3,371	235,416	35,764	45,704	44	2,803	101,619	44,373	165,339	167,736

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	620,665	439,011	168,909	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-196,685	-225,898	759	
TOTAL LOSSES	423,980	213,113	169,668	
EXPECTED LOSSES	1,671,488	953,536	97,445	
CREDIBILITY	.02	.05	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.136	.571	.454	2.161
INDICATED (POST-TEST)	.986	.496	.394	1.876
PRES. ON RATE LEVEL	4.236	2.417	.247	6.900
DERIVED BY FORMULA	4.171	2.321	.259	6.751
UNDERLYING PRES. RATE	4.477	2.554	.261	7.292
PROPOSED	4.171	2.321	.259	6.751

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE
IND. RATES				6.99	MINIMUM PREMIUM
MAN. RATES	7.61	7.47	7.47	+ 6.99	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	28,129	702,353	2.496			2		9	11
2005	27,925	352,768	1.263				3	8	11
2006	27,488	364,113	1.324			1		9	10
2007	24,695	111,780	.452				3	4	7
2008	32,053	424,957	1.325			1	1	6	8
TOTAL	140,290	1,955,971	1.394			4	7	36	47

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			407,933		26,793			97,375		88,620	81,632
2005				68,941	37,160				107,958	64,109	74,600
2006			134,737		66,389			39,702		37,071	86,214
2007				23,326	16,531				30,493	8,226	33,204
2008			118,870	17,130	22,020			135,000	32,848	47,362	51,727
TOTAL			661,540	109,397	168,893			272,077	171,299	245,388	327,377

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			642,086		40,994			234,285		131,159	93,387
2005	137	67	12,512	92,525	55,401	95	13	20,510	142,850	93,723	84,074
2006	6	2,852	211,964	8,252	89,672		2,178	92,106	4,635	47,183	95,611
2007	39	708	34,404	23,488	20,753	140	824	30,377	27,097	11,694	35,395
2008	111	6,267	211,407	30,452	26,332	1,205	17,930	322,252	49,839	46,782	55,451
TOTAL	293	9,894	1,112,373	154,717	233,152	1,440	20,945	699,530	224,421	330,541	363,918

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,878,156	956,068	363,918	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-146,239	-261,160	2,315	
TOTAL LOSSES	1,731,917	694,908	366,233	
EXPECTED LOSSES	1,244,373	1,097,068	301,623	
CREDIBILITY	.06	.13	.19	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.235	.495	.261	1.991
INDICATED (POST-TEST)	1.072	.430	.227	1.729
PRES. ON RATE LEVEL	.839	.740	.204	1.783
DERIVED BY FORMULA	.853	.700	.208	1.761
UNDERLYING PRES. RATE	.887	.782	.215	1.884
PROPOSED	.853	.700	.208	1.761

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	1.824
IND. RATES				1.82	MINIMUM PREMIUM	
MAN. RATES	1.92	1.93	1.93	+ 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
2004	30,436	252,984	.831			30,436				1	5	6
2005	31,661	363,525	1.148			31,661			1	2	6	9
2006	33,237	980,564	2.950			33,237			2	4	8	14
2007	34,699	468,241	1.349			34,699				3	9	12
2008	36,602	417,932	1.141			36,602				3	8	11
TOTAL	166,635	2,483,246	1.490			166,635			3	13	36	52

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				52,560	107,482				35,040	26,268	31,634
2005			117,444	61,968	30,181			41,264	16,957	48,788	46,923
2006			304,708	155,057	102,334			117,562	141,959	102,807	56,137
2007				105,363	25,259				178,532	96,058	63,029
2008				71,487	28,802				85,559	165,511	66,573
TOTAL			422,152	446,435	294,058			158,826	458,047	439,432	264,296

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				78,893	164,448				55,363	38,877	36,189
2005	124	1,201	191,120	84,249	45,500	16	795	99,424	24,156	69,974	52,882
2006	243	7,375	547,015	196,928	144,905	139	8,150	338,002	177,777	138,381	62,256
2007	172	2,543	132,351	98,465	36,344	835	5,090	189,015	164,226	121,754	67,189
2008	222	4,906	177,044	59,272	33,299	641	10,601	224,815	88,797	141,396	71,366
TOTAL	761	16,025	1,047,530	517,807	424,496	1,631	24,636	851,256	510,319	510,382	289,882

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,941,839	1,963,004	289,882	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-527,519	-616,188	3,194	
TOTAL LOSSES	1,414,320	1,346,816	293,076	
EXPECTED LOSSES	4,394,166	2,576,178	414,922	
CREDIBILITY	.06	.14	.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.849	.808	.176	1.833
INDICATED (POST-TEST)	.737	.701	.153	1.591
PRES. ON RATE LEVEL	2.495	1.463	.236	4.194
DERIVED BY FORMULA	2.390	1.356	.219	3.965
UNDERLYING PRES. RATE	2.637	1.546	.249	4.432
PROPOSED	2.390	1.356	.219	3.965

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	4.106
IND. RATES				4.11	MINIMUM PREMIUM	
MAN. RATES	4.84	4.68	4.54	+ 4.11	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
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	4,515	.696						1	1
2008	778	144,068	18.517					1		1
TOTAL	3,064	173,311	5.656					1	5	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					8,718					2,134	1,659
2005					3,019					931	3,804
2006					1,962					1,520	981
2007					60					123	4,332
2008				36,327					106,992		749
TOTAL				36,327	13,759				106,992	4,708	11,525

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					13,339					3,158	1,898
2005		4	144	71	4,426			27	21	1,325	4,287
2006		6	305	136	2,601		3	128	94	1,914	1,088
2007			28	10	69			28	14	137	4,618
2008	106	1,979	70,306	24,490	3,346	534	7,760	154,006	63,986	10,835	803
TOTAL	106	1,989	70,783	24,707	23,781	534	7,763	154,189	64,115	17,369	12,694

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	235,364	129,972	12,694	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-11,668	-12,834	63	
TOTAL LOSSES	223,696	117,138	12,757	
EXPECTED LOSSES	100,529	55,183	7,598	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.301	3.823	.416	11.540
INDICATED (POST-TEST)	6.337	3.318	.361	10.016
PRES. ON RATE LEVEL	3.105	1.704	.235	5.044
DERIVED BY FORMULA	3.105	1.720	.236	5.061
UNDERLYING PRES. RATE	3.281	1.801	.248	5.330
PROPOSED	3.105	1.720	.236	5.061

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE
IND. RATES				5.24	MINIMUM PREMIUM
MAN. RATES	5.35	5.34	5.46	+ 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
2004	183,735	2,625,895	1.429			5	12	85	102
2005	171,794	3,282,465	1.910			7	7	95	109
2006	152,662	3,673,435	2.406			7	12	70	89
2007	165,789	4,969,158	2.997			9	12	84	105
2008	141,406	2,122,926	1.501			1	8	63	72
TOTAL	815,386	16,673,879	2.045			29	51	397	477

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			693,952	282,484	370,245			222,872	149,479	588,339	318,524
2005			1,169,033	327,277	371,422			350,504	273,607	451,193	339,429
2006			965,195	544,232	412,137			356,316	649,928	404,591	341,036
2007			1,515,895	568,593	544,397			937,801	421,088	660,340	321,044
2008			117,145	321,718	658,154			16,125	104,467	583,218	322,099
TOTAL			4,461,220	2,044,304	2,356,355			1,883,618	1,598,569	2,687,681	1,642,132

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,092,280	424,009	566,481			536,231	236,178	870,744	364,391
2005	654	11,919	1,860,682	455,345	553,122	240	6,737	867,983	375,739	649,708	382,536
2006	850	23,931	1,772,090	691,987	577,563	610	27,548	1,134,358	799,079	548,018	378,209
2007	1,313	64,744	3,024,497	677,154	703,878	3,921	44,835	2,152,953	514,819	788,438	342,233
2008	1,457	45,049	1,653,231	480,369	644,274	1,379	24,778	537,945	197,394	478,935	345,290
TOTAL	4,274	145,643	9,402,780	2,728,864	3,045,318	6,150	103,898	5,229,470	2,123,209	3,335,843	1,812,659

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,108,495	11,234,935	1,821,500			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,116,253	-1,712,447	9,066			
TOTAL LOSSES	13,992,242	9,522,488	1,830,566			
EXPECTED LOSSES	8,904,015	6,906,319	1,304,617			
CREDIBILITY	.19	.41	.61			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.716	1.168	.225	3.109		
INDICATED (POST-TEST)	1.489	1.014	.195	2.698		
PRES. ON RATE LEVEL	1.033	.802	.151	1.986		
DERIVED BY FORMULA	1.120	.889	.178	2.187		
UNDERLYING PRES. RATE	1.092	.847	.160	2.099		
PROPOSED	1.120	.889	.178	2.187		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	2.265
IND. RATES				2.27	MINIMUM PREMIUM	
MAN. RATES	2.04	2.02	2.15	+ 2.27	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	24,564	695,252	2.830			1	1	17	19
2005	22,118	767,269	3.468			2	1	10	13
2006	20,863	274,161	1.314				2	7	9
2007	18,868	957,446	5.074				4	12	16
2008	15,522	23,035	.148					3	3
TOTAL	101,935	2,717,163	2.666			3	8	49	60

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			165,326	88,971	173,815			66,314	45,389	127,288	28,149
2005			252,745	61,778	45,919			298,991	7,840	57,832	42,164
2006				71,599	71,525				52,601	51,564	26,872
2007				212,139	132,560				431,599	150,537	30,611
2008					3,800					6,723	12,512
TOTAL			418,071	434,487	427,619			365,305	537,429	393,944	140,308

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			260,223	133,545	265,936			159,551	71,715	188,388	32,202
2005	124	2,537	399,237	85,703	69,061	7	5,696	692,099	17,693	83,609	47,519
2006	110	668	45,792	88,761	97,394	47	747	28,847	64,133	67,691	29,801
2007	370	6,226	302,603	209,315	168,013	1,965	11,665	430,908	381,166	202,827	32,631
2008	1	136	5,104	1,460	3,522	8	173	4,128	1,526	5,393	13,413
TOTAL	605	9,567	1,012,959	518,784	603,926	2,027	18,281	1,315,533	536,233	547,908	155,566

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,358,972	2,206,851	155,766	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-263,263	-354,791	1,167	
TOTAL LOSSES	2,095,709	1,852,060	156,933	
EXPECTED LOSSES	2,077,435	1,406,702	177,366	
CREDIBILITY	.05	.10	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.056	1.817	.154	4.027
INDICATED (POST-TEST)	1.785	1.577	.134	3.496
PRES. ON RATE LEVEL	1.928	1.306	.165	3.399
DERIVED BY FORMULA	1.921	1.333	.160	3.414
UNDERLYING PRES. RATE	2.038	1.380	.174	3.592
PROPOSED	1.921	1.333	.160	3.414

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	3.536
IND. RATES				3.54	MINIMUM PREMIUM	
MAN. RATES	3.56	3.53	3.68	+ 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	
2004	2,795	2,439	.087							
2005	2,739	154,521	5.641						1	1
2006	2,022	24,135	1.193							
2007	1,999									
2008	1,757	53,637	3.052						1	1
TOTAL	11,312	234,732	2.075						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											2,439
2005					98,181					55,988	352
2006											24,135
2008					50,891					974	1,772
TOTAL					149,072					56,962	28,698

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											2,790
2005		102	4,689	2,302	143,943		14	1,586	1,270	79,672	397
2006											26,766
2008	40	1,776	68,362	19,581	47,197		25	595	221	782	1,900
TOTAL	40	1,878	73,051	21,883	191,140		39	2,181	1,491	80,454	31,853

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	77,189	294,968	31,853	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-12,496	-47,440	137	
TOTAL LOSSES	64,693	247,528	31,990	
EXPECTED LOSSES	98,753	188,344	21,041	
CREDIBILITY	.01	.02	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.572	2.188	.283	3.043
INDICATED (POST-TEST)	.496	1.899	.246	2.641
PRES. ON RATE LEVEL	.826	1.576	.176	2.578
DERIVED BY FORMULA	.823	1.582	.179	2.584
UNDERLYING PRES. RATE	.873	1.665	.186	2.724
PROPOSED	.823	1.582	.179	2.584

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	TOTAL
IND. RATES				2.68	MINIMUM PREMIUM	
MAN. RATES	2.79	2.76	2.79	+ 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	
2004	13,762	282,146	2.050				2	7		9
2005	13,837	158,770	1.147				1	5		6
2006	15,353	527,443	3.435			2	1	7		10
2007	16,094	73,247	.455					3		3
2008	14,662	48,821	.332				1			1
TOTAL	73,708	1,090,427	1.479				2	5	22	29

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				73,132	87,283				45,115	58,725	17,891
2005				58,508	30,008				17,773	35,320	17,161
2006			236,979	83,426	25,146			78,448	9,750	66,975	26,719
2007					29,620					33,648	9,979
2008				8,019					11,400		29,402
TOTAL			236,979	223,085	172,057			78,448	84,038	194,668	101,152

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				109,771	133,542				71,282	86,913	20,467
2005	117	55	10,546	78,485	44,778	15	6	4,080	24,080	50,670	19,340
2006	132	5,352	398,968	105,885	39,172	14	4,399	185,970	20,066	85,844	29,631
2007	10	410	13,818	4,571	34,421	6	183	7,879	3,901	37,436	10,638
2008	23	434	15,519	5,406	739	59	829	16,410	6,816	1,154	31,519
TOTAL	282	6,251	438,851	304,118	252,652	94	5,417	214,339	126,145	262,017	111,595

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	665,234	944,932	111,595	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-112,778	-224,690	685	
TOTAL LOSSES	552,456	720,242	112,280	
EXPECTED LOSSES	918,402	925,035	92,136	
CREDIBILITY	.04	.08	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.750	.977	.152	1.879
INDICATED (POST-TEST)	.651	.848	.132	1.631
PRES. ON RATE LEVEL	1.179	1.188	.118	2.485
DERIVED BY FORMULA	1.158	1.161	.120	2.439
UNDERLYING PRES. RATE	1.246	1.255	.125	2.626
PROPOSED	1.158	1.161	.120	2.439

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE
IND. RATES				2.53	MINIMUM PREMIUM
MAN. RATES	2.51	2.61	2.69	+ 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
2004	16,252	357,324	2.198			1	2	10	13
2005	14,586	1,129,860	7.746			2	1	5	8
2006	11,711	502,058	4.287			2	1	6	9
2007	9,996	189,951	1.900				2	5	7
2008	10,590	357,771	3.378			1	2	4	7
TOTAL	63,135	2,536,964	4.018			6	8	30	44

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			128,337	57,044	73,007			15,004	8,448	50,462	25,022
2005			294,262	16,021	18,592			731,877	4,344	41,724	23,040
2006			241,045	64,190	79,690			44,428	4,306	32,243	36,156
2007				121,983	18,722				20,407	20,890	7,949
2008			128,246	67,655	12,405			64,782	59,597	19,308	5,778
TOTAL			791,890	326,893	202,416			856,091	97,102	164,627	97,945

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			202,002	85,623	111,700			36,100	13,347	74,686	28,625
2005	32	1,877	294,565	23,613	28,156	4	6,550	794,953	13,670	60,775	25,966
2006	106	5,439	404,212	87,229	110,880	3	2,457	104,272	9,604	41,390	40,097
2007	196	2,802	148,322	112,385	29,857	98	635	23,929	19,921	24,945	8,474
2008	256	9,036	307,996	61,636	22,417	798	11,689	215,643	49,354	24,145	6,194
TOTAL	590	19,154	1,357,097	370,486	303,010	903	21,331	1,174,897	105,896	225,941	109,356

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,573,972	1,005,333	110,497	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-183,657	-264,137	739	
TOTAL LOSSES	2,390,315	741,196	111,236	
EXPECTED LOSSES	1,481,777	1,057,512	111,117	
CREDIBILITY	.03	.07	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.786	1.174	.176	5.136
INDICATED (POST-TEST)	3.286	1.019	.153	4.458
PRES. ON RATE LEVEL	2.221	1.585	.167	3.973
DERIVED BY FORMULA	2.253	1.545	.165	3.963
UNDERLYING PRES. RATE	2.347	1.675	.176	4.198
PROPOSED	2.259	1.549	.165	3.973

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE
IND. RATES				4.12	MINIMUM PREMIUM
MAN. RATES	4.00	4.12	4.30	+ 4.12	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
2004	128,192	4,483,157	3.497			128,192			12	10	102	124
2005	129,950	4,995,445	3.844			129,950			8	11	71	90
2006	138,634	4,406,765	3.178			138,634			8	17	76	101
2007	140,939	3,462,193	2.456			140,939	1		2	16	72	91
2008	141,634	2,803,201	1.979			141,634			1	4	72	77
TOTAL	679,349	20,150,761	2.966			679,349	1		31	58	393	483

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,615,016	450,607	497,537			711,386	151,619	570,627	486,365
2005			1,249,568	346,273	697,032			1,181,228	200,325	854,307	466,712
2006			1,086,305	604,039	742,156			448,073	375,339	754,890	395,963
2007			258,557	898,410	592,113	65,604		107,165	521,260	579,165	439,919
2008			144,884	246,438	760,858			35,000	55,075	1,127,086	433,860
TOTAL			4,354,330	2,545,767	3,289,696	65,604		2,482,852	1,303,618	3,886,075	2,222,819

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			2,542,037	676,363	761,232			1,711,594	239,559	844,532	556,402
2005	695	12,722	1,951,361	488,695	1,030,926	177	21,510	2,644,702	304,675	1,224,578	525,984
2006	961	27,577	2,033,603	788,044	1,018,808	362	29,872	1,242,642	507,998	975,963	439,123
2007	1,610	34,922	1,679,327	912,446	753,656	119,218	20,723	845,629	524,868	690,426	468,954
2008	1,333	45,600	1,680,211	471,581	733,604	1,950	37,601	835,257	294,220	910,847	465,098
TOTAL	4,599	120,821	9,886,539	3,337,129	4,298,226	121,707	109,706	7,279,824	1,871,320	4,646,346	2,455,561

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	17,523,694	14,170,914	2,466,152	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,868,029	-2,448,967	15,292	
TOTAL LOSSES	15,655,665	11,721,947	2,481,444	
EXPECTED LOSSES	15,407,636	10,149,474	2,031,255	
CREDIBILITY	.16	.36	.54	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.305	1.725	.365	4.395
INDICATED (POST-TEST)	2.001	1.497	.317	3.815
PRES. ON RATE LEVEL	2.146	1.414	.283	3.843
DERIVED BY FORMULA	2.123	1.444	.301	3.868
UNDERLYING PRES. RATE	2.268	1.494	.299	4.061
PROPOSED	2.109	1.435	.299	3.843

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	3.980
IND. RATES				3.98	MINIMUM PREMIUM	
MAN. RATES	3.77	3.95	4.16	+ 3.98	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	51,480	648,452	1.259			2	3	22	27
2005	51,249	430,135	.839				1	13	14
2006	51,388	629,418	1.224				2	14	16
2007	49,191	1,243,945	2.528			1	6	17	24
2008	45,060	482,461	1.070				1	14	15
TOTAL	248,368	3,434,411	1.383			3	13	80	96

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			228,524	54,705	86,630			41,818	48,844	122,423	65,508
2005				86,341	122,263				48,702	114,498	58,331
2006				103,309	241,850				36,168	192,287	55,804
2007			264,560	235,985	232,674			80,295	179,897	210,800	39,734
2008				44,928	195,539				25,000	171,630	45,364
TOTAL			493,084	525,268	878,956			122,113	338,611	811,638	264,741

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			359,697	82,113	132,544			100,614	77,173	181,183	74,941
2005	174	160	19,283	117,648	180,406	42	21	11,679	66,383	164,059	65,739
2006	166	1,313	87,610	137,623	324,398	37	894	33,334	53,808	244,039	61,887
2007	486	16,343	762,335	262,711	292,117	1,062	8,922	384,844	186,758	251,475	42,356
2008	280	9,284	349,613	105,522	185,477	342	6,355	141,396	53,974	140,164	48,630
TOTAL	1,106	27,100	1,578,538	705,617	1,114,942	1,483	16,192	671,867	438,096	980,920	293,553

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,299,276	3,253,137	293,553	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-317,781	-545,001	1,742	
TOTAL LOSSES	1,981,495	2,708,136	295,295	
EXPECTED LOSSES	2,563,158	2,210,475	245,884	
CREDIBILITY	.08	.18	.28	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.798	1.090	.119	2.007
INDICATED (POST-TEST)	.693	.946	.103	1.742
PRES. ON RATE LEVEL	.977	.841	.094	1.912
DERIVED BY FORMULA	.954	.860	.097	1.911
UNDERLYING PRES. RATE	1.032	.890	.099	2.021
PROPOSED	.954	.860	.097	1.911

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE
IND. RATES				1.98	MINIMUM PREMIUM
MAN. RATES	1.96	1.99	2.07	+ 1.98	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	949									
2005	1,809									
2006	1,950									
2007	2,543									
2008	8,762									
TOTAL	16,013									

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.	-9,852	-7,597	22	
TOTAL LOSSES			22	
EXPECTED LOSSES	122,821	42,594	1,762	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.724	.251	.011	.986
DERIVED BY FORMULA	.717	.243	.011	.971
UNDERLYING PRES. RATE	.767	.266	.011	1.044
PROPOSED	.717	.243	.011	.971

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	1.037
IND. RATES				1.04	MINIMUM PREMIUM	
MAN. RATES	1.17	1.14	1.13	+ 1.04	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	199,250	4,060,732	2.038			8	14	97	119
2005	200,367	2,872,408	1.433			5	8	88	101
2006	171,626	2,494,268	1.453			5	10	61	76
2007	176,099	2,515,406	1.428			2	8	60	70
2008	149,307	982,731	.658				3	41	44
TOTAL	896,649	12,925,545	1.442			20	43	347	410

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,256,829	360,625	628,314			499,616	309,538	582,029	423,781
2005			566,915	371,365	514,556			211,194	261,375	561,622	385,381
2006			665,271	305,072	367,361			186,607	256,452	470,104	243,401
2007			318,820	206,125	540,760			259,292	193,167	598,839	398,403
2008				128,342	250,359				46,564	419,225	138,241
TOTAL			2,807,835	1,371,529	2,301,350			1,156,709	1,067,096	2,631,819	1,589,207

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,978,249	541,297	961,326			1,202,075	489,069	861,404	484,805
2005	745	6,214	951,425	511,353	761,410	234	4,125	547,938	359,375	806,047	434,324
2006	484	16,239	1,200,458	400,664	506,055	242	14,025	577,380	337,230	607,769	269,932
2007	535	21,665	950,617	286,508	649,383	1,642	18,484	861,904	261,095	688,673	424,698
2008	546	15,746	584,688	182,833	244,013	776	14,467	324,485	123,165	340,922	148,194
TOTAL	2,310	59,864	5,665,437	1,922,655	3,122,187	2,894	51,101	3,513,782	1,569,934	3,304,815	1,761,953

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,305,130	10,010,150	1,771,769	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,178,989	-2,106,772	10,468	
TOTAL LOSSES	8,126,141	7,903,378	1,782,237	
EXPECTED LOSSES	9,361,015	8,446,434	1,533,270	
CREDIBILITY	.20	.43	.65	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.906	.881	.199	1.986
INDICATED (POST-TEST)	.786	.765	.173	1.724
PRES. ON RATE LEVEL	.988	.891	.162	2.041
DERIVED BY FORMULA	.948	.837	.169	1.954
UNDERLYING PRES. RATE	1.044	.942	.171	2.157
PROPOSED	.948	.837	.169	1.954

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	TOTAL
IND. RATES				2.02	MINIMUM PREMIUM	
MAN. RATES	2.30	2.25	2.21	+ 2.02	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	29,959									
2005	31,394									
2006	35,033									
2007	33,318									
2008	33,311									
TOTAL	163,015									

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.	-134,663	-3,157	13			
TOTAL LOSSES			13			
EXPECTED LOSSES	1,108,501	13,042	1,630			
CREDIBILITY	.06	.14	.21			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.000	.000		
INDICATED (POST-TEST)	.000	.000	.000	.000		
PRES. ON RATE LEVEL	.641	.007	.001	.649		
DERIVED BY FORMULA	.603	.006	.001	.610		
UNDERLYING PRES. RATE	.680	.008	.001	.689		
PROPOSED	.603	.006	.001	.610		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	.622
IND. RATES				.62	MINIMUM PREMIUM	
MAN. RATES	.83	.73	.70	+ .62	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	91,861	1,654,201	1.800			3	9	31	43
2005	80,704	1,417,599	1.756			1	5	44	50
2006	88,145	1,671,686	1.896			2	8	35	45
2007	87,704	2,949,078	3.362			3	18	49	70
2008	75,914	1,307,716	1.722				8	24	32
TOTAL	424,328	9,000,280	2.121			9	48	183	240

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			392,330	324,714	242,826			93,192	93,393	240,778	266,968
2005			112,325	144,195	301,424			244,360	67,563	364,008	183,724
2006			250,186	404,272	188,221			37,573	323,966	262,234	205,234
2007			517,258	798,750	306,451			129,843	606,244	407,476	183,056
2008				287,912	208,685				135,663	441,133	234,323
TOTAL			1,272,099	1,959,843	1,247,607			504,968	1,226,829	1,715,629	1,073,305

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			617,527	487,394	371,524			224,220	147,561	356,352	305,411
2005	290	1,467	209,035	199,868	444,252	61	4,715	585,205	101,742	520,481	207,057
2006	617	8,181	599,462	493,151	266,994	299	6,520	257,036	393,810	347,666	227,605
2007	1,426	36,967	1,807,253	793,563	421,005	3,160	22,873	932,061	580,127	507,020	195,138
2008	990	22,979	837,530	274,371	220,048	1,245	21,525	466,210	181,416	367,499	251,194
TOTAL	3,323	69,594	4,070,807	2,248,347	1,723,823	4,765	55,633	2,464,732	1,404,656	2,099,018	1,186,405

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,668,854	7,475,844	1,191,717	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-837,509	-1,461,916	6,602	
TOTAL LOSSES	5,831,345	6,013,928	1,198,319	
EXPECTED LOSSES	6,729,841	5,923,619	933,522	
CREDIBILITY	.12	.26	.40	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.374	1.417	.282	3.073
INDICATED (POST-TEST)	1.193	1.230	.245	2.668
PRES. ON RATE LEVEL	1.501	1.321	.208	3.030
DERIVED BY FORMULA	1.464	1.297	.223	2.984
UNDERLYING PRES. RATE	1.586	1.396	.220	3.202
PROPOSED	1.464	1.297	.223	2.984

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	3.090
IND. RATES				3.09	MINIMUM PREMIUM	
MAN. RATES	3.28	3.25	3.28	+ 3.09	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	13,646									
2005	16,242									
2006	17,170									
2007	17,940									
2008	21,345									
TOTAL	86,343									

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.	-49,975	-30,112	21	
TOTAL LOSSES			21	
EXPECTED LOSSES	427,399	128,652	2,589	
CREDIBILITY	.04	.09	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.467	.141	.003	.611
DERIVED BY FORMULA	.448	.128	.003	.579
UNDERLYING PRES. RATE	.495	.149	.003	.647
PROPOSED	.448	.128	.003	.579

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE
IND. RATES				.62	MINIMUM PREMIUM
MAN. RATES	.83	.73	.70	+ .62	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	24,707	1,880,026	7.609			4	6	11	21	
2005	29,447	1,578,094	5.359		1	4	7	23	35	
2006	28,454	1,456,176	5.117			5	3	12	20	
2007	27,923	1,581,950	5.665			2	7	23	32	
2008	24,035	652,988	2.716				5	21	26	
TOTAL	134,566	7,149,234	5.313		1	15	28	90	134	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			735,364	231,334	25,230			589,818	181,045	53,123	64,112
2005		55,000	533,255	282,387	159,596		7,716	149,356	204,148	121,205	65,431
2006			738,275	147,163	56,399			296,206	24,360	83,366	110,407
2007			385,062	427,605	220,697			73,438	176,466	216,300	82,382
2008			185,100	127,454					81,683	188,588	70,163
TOTAL		55,000	2,391,956	1,273,589	589,376		7,716	1,108,818	667,702	662,582	392,495

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			934,722	347,232	38,602			975,310	286,051	78,623	73,344
2005	567	109,434	873,902	384,973	239,684	179	18,549	383,943	273,376	177,764	73,741
2006	238	15,845	1,184,916	196,352	88,956	33	16,074	681,849	50,842	109,995	122,441
2007	802	23,920	1,150,819	439,699	293,676	1,034	8,598	368,615	183,766	257,149	87,819
2008	622	14,552	529,443	173,825	135,248	644	10,933	233,392	91,714	159,511	75,215
TOTAL	2,229	163,751	4,673,802	1,542,081	796,166	1,890	54,154	2,643,109	885,749	783,042	432,560

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,538,935	4,007,038	432,833			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-387,472	-648,567	2,715			
TOTAL LOSSES	7,151,463	3,358,471	435,548			
EXPECTED LOSSES	3,100,400	2,625,384	382,166			
CREDIBILITY	.06	.12	.18			
PURE PREMIUMS						
INDICATED (PRE-TEST)	5.314	2.496	.324	8.134		
INDICATED (POST-TEST)	4.613	2.167	.281	7.061		
PRES. ON RATE LEVEL	2.180	1.846	.269	4.295		
DERIVED BY FORMULA	2.326	1.885	.271	4.482		
UNDERLYING PRES. RATE	2.304	1.951	.284	4.539		
PROPOSED	2.326	1.885	.271	4.482		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	4.642
IND. RATES				4.64	MINIMUM PREMIUM	
MAN. RATES	4.39	4.41	4.65	+ 4.64	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	16,783	721,580	4.299			1	3	12	16
2005	17,880	343,746	1.922				4	8	12
2006	17,248	206,193	1.195				1	14	15
2007	19,733	136,243	.690				2	9	11
2008	17,898	303,157	1.693				2	11	13
TOTAL	89,542	1,710,919	1.911			1	12	54	67

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			167,496	166,723	47,066			19,381	199,259	47,401	74,254
2005				132,953	26,320				100,878	56,810	26,785
2006				55,886	26,845				17,302	82,085	24,075
2007				10,549	28,738				15,209	53,691	28,056
2008				100,837	34,846				90,951	58,258	18,265
TOTAL			167,496	466,948	163,815			19,381	423,599	298,245	171,435

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			263,639	250,251	72,012			46,631	314,829	70,154	84,947
2005	268	80	21,964	177,365	40,367	87	11	19,076	133,411	83,174	30,187
2006	84	446	31,239	67,295	37,589	16	399	15,094	25,123	104,278	26,699
2007	24	600	25,480	13,895	34,091	78	682	26,758	19,263	61,008	29,908
2008	310	6,719	241,965	81,382	41,598	528	8,151	166,697	67,631	55,926	19,580
TOTAL	686	7,845	584,287	590,188	225,657	709	9,243	274,256	560,257	374,540	191,321

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	877,026	1,750,642	191,829	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-138,014	-322,552	1,413	
TOTAL LOSSES	739,012	1,428,090	193,242	
EXPECTED LOSSES	1,121,066	1,328,803	189,830	
CREDIBILITY	.04	.09	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.825	1.595	.216	2.636
INDICATED (POST-TEST)	.716	1.384	.187	2.287
PRES. ON RATE LEVEL	1.185	1.404	.201	2.790
DERIVED BY FORMULA	1.166	1.402	.199	2.767
UNDERLYING PRES. RATE	1.252	1.484	.212	2.948
PROPOSED	1.166	1.402	.199	2.767

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	TOTAL
IND. RATES				2.87	MINIMUM PREMIUM	
MAN. RATES	2.93	2.98	3.02	+ 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	
2004	285	2,303	.808						1	1
2005	352	46,143	13.108					1		1
2006	405	589	.145							
2007	432									
2008	376									
TOTAL	1,850	49,035	2.651					1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					514					1,366	423
2005				8,777					37,366		
2006											589
TOTAL				8,777	514				37,366	1,366	1,012

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					786					2,022	484
2005	18	4	1,367	11,669	117	33		6,470	48,938	864	
2006											653
TOTAL	18	4	1,367	11,669	903	33		6,470	48,938	2,886	1,137

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,892	64,396	1,137	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,474	-5,312	18	
TOTAL LOSSES	4,418	59,084	1,155	
EXPECTED LOSSES	28,231	21,959	2,407	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.239	3.194	.062	3.495
INDICATED (POST-TEST)	.207	2.772	.054	3.033
PRES. ON RATE LEVEL	1.438	1.118	.122	2.678
DERIVED BY FORMULA	1.438	1.135	.121	2.694
UNDERLYING PRES. RATE	1.526	1.187	.130	2.843
PROPOSED	1.438	1.135	.121	2.694

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	TOTAL
IND. RATES				2.75	MINIMUM PREMIUM	
MAN. RATES	2.81	2.83	2.89	+ 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	
2004	17,800									
2005	5,750									
2006	2,431									
2007	2,603									
2008	2,039									
TOTAL	30,623									

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.	-6,433	-2,060		
TOTAL LOSSES				
EXPECTED LOSSES	48,997	7,657		
CREDIBILITY	.02	.05	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.151	.024	.000	.175
DERIVED BY FORMULA	.148	.023	.000	.171
UNDERLYING PRES. RATE	.160	.025	.000	.185
PROPOSED	.148	.023	.000	.171

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE
IND. RATES				.18	MINIMUM PREMIUM
MAN. RATES	.20	.19	.19	+ .18	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	11,647	853,951	7.331	1		1	3	10	15
2005	17,666	570,416	3.228			1	4	21	26
2006	21,581	1,200,429	5.562			1	6	14	21
2007	20,559	1,608,218	7.822	1		2	7	20	30
2008	22,192	1,561,057	7.034			1	9	14	24
TOTAL	93,645	5,794,071	6.187	2		6	29	79	116

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	31,843		167,271	80,718	66,120	12,115		390,000	44,584	29,259	32,041
2005			110,000	171,983	56,496			30,000	20,178	103,654	78,105
2006			247,000	294,252	141,970			80,500	104,716	106,238	225,753
2007	3,000		436,367	289,541	148,028			340,000	124,724	148,797	117,761
2008			111,524	661,108	99,743			50,000	364,363	148,165	126,154
TOTAL	34,843		1,072,162	1,497,602	512,357	12,115		890,500	658,565	536,113	579,814

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	45,981		190,946	121,157	101,164	21,177		680,529	70,443	43,304	36,655
2005	345	1,198	198,101	231,043	85,528	17	588	75,569	29,396	148,077	88,024
2006	451	7,268	534,222	361,053	201,709	98	5,749	238,015	132,653	140,288	250,360
2007	5,050	21,642	1,033,333	307,446	201,251	1,423	17,493	861,223	158,343	184,197	125,533
2008	2,044	43,786	1,552,935	493,822	157,443	2,388	35,658	706,533	258,784	157,745	135,237
TOTAL	53,871	73,894	3,509,537	1,514,521	747,095	25,103	59,488	2,561,869	649,619	673,611	635,809

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,355,360	3,613,284	636,304	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-159,108	-445,290	3,586	
TOTAL LOSSES	6,196,252	3,167,994	639,890	
EXPECTED LOSSES	1,342,869	1,887,884	443,878	
CREDIBILITY	.04	.10	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.617	3.383	.683	10.683
INDICATED (POST-TEST)	5.744	2.936	.593	9.273
PRES. ON RATE LEVEL	1.357	1.908	.448	3.713
DERIVED BY FORMULA	1.532	2.011	.468	4.011
UNDERLYING PRES. RATE	1.434	2.016	.474	3.924
PROPOSED	1.532	2.011	.468	4.011

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	4.154
IND. RATES				4.15	MINIMUM PREMIUM	
MAN. RATES	3.69	3.91	4.02	+ 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	
2004	7,546	676,211	8.961						39	39
2005	13,254	1,135,945	8.570			1	8		20	29
2006	18,811	2,362,625	12.559			4	7		32	43
2007	14,928	656,680	4.398				3		28	31
2008	24,711	604,919	2.447				3		16	19
TOTAL	79,250	5,436,380	6.860			5	21		135	161

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			96,299	537,908	336,197			42,706	319,961	290,096	49,918
2005			497,880	435,947	54,340			319,243	485,325	44,117	40,614
2006				165,309	278,215				80,134	214,721	131,294
2007				130,229	153,324				136,447	162,047	95,866
2008				104,512	104,512				140,723	140,723	93,008
TOTAL			594,179	1,269,393	926,588			361,949	1,021,867	851,704	410,700

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					514,382					429,343	57,106
2005	1,085	1,215	233,992	717,322	87,206	282	814	155,081	420,923	70,339	45,772
2006	678	13,560	999,470	543,195	390,448	456	23,164	958,625	594,422	299,831	145,605
2007	302	5,572	260,709	172,038	189,148	398	2,921	112,680	87,482	186,970	102,193
2008	448	10,761	392,437	127,999	108,917	862	13,638	282,842	113,592	126,664	99,705
TOTAL	2,513	31,108	1,886,608	1,560,554	1,290,101	1,998	40,537	1,509,228	1,216,419	1,113,147	450,381

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,798,386	5,315,962	451,404	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-100,729	-331,701	1,871	
TOTAL LOSSES	3,697,657	4,984,261	453,275	
EXPECTED LOSSES	931,979	1,492,277	206,051	
CREDIBILITY	.04	.09	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.666	6.289	.572	11.527
INDICATED (POST-TEST)	4.050	5.459	.496	10.005
PRES. ON RATE LEVEL	1.113	1.782	.246	3.141
DERIVED BY FORMULA	1.230	2.113	.279	3.622
UNDERLYING PRES. RATE	1.176	1.883	.260	3.319
PROPOSED	1.230	2.113	.279	3.622

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	TOTAL
IND. RATES				3.75	MINIMUM PREMIUM	
MAN. RATES	3.16	3.42	3.40	+ 3.75	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	7,928	517,409	6.526			1	4	5	10
2005	12,840	289,038	2.251			1	1	8	10
2006	15,953	412,456	2.585			1	2	11	14
2007	14,767	150,510	1.019					8	8
2008	11,508	1,111,018	9.654			1	5	12	18
TOTAL	62,996	2,480,431	3.937			4	12	44	60

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			124,193	215,340	17,747			34,343	83,893	28,303	13,590
2005			110,780	20,764	61,551			42,369	8,159	36,371	9,044
2006			116,829	26,258	37,658			96,835	44,339	72,473	18,064
2007					60,806					57,709	31,995
2008			160,759	282,288	151,729			62,557	117,157	272,702	63,826
TOTAL			512,561	544,650	329,491			236,104	253,548	467,558	136,519

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			195,480	323,226	27,152			82,629	132,551	41,889	15,547
2005	42	1,154	175,988	30,138	90,918	7	814	100,093	12,380	52,108	10,193
2006	42	2,599	193,414	36,524	52,286	43	5,801	243,680	61,568	94,808	20,033
2007	15	838	28,373	9,384	70,664	12	312	13,520	6,693	64,206	34,107
2008	1,001	26,867	951,212	262,779	172,565	1,379	22,352	450,081	141,072	233,097	68,421
TOTAL	1,100	31,458	1,544,467	662,051	413,585	1,441	29,279	890,003	354,264	486,108	148,301

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,497,748	1,916,008	148,403	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-115,744	-235,606	1,137	
TOTAL LOSSES	2,382,004	1,680,402	149,540	
EXPECTED LOSSES	922,891	958,169	154,341	
CREDIBILITY	.03	.07	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.781	2.667	.237	6.685
INDICATED (POST-TEST)	3.282	2.315	.206	5.803
PRES. ON RATE LEVEL	1.386	1.439	.232	3.057
DERIVED BY FORMULA	1.443	1.500	.229	3.172
UNDERLYING PRES. RATE	1.465	1.521	.245	3.231
PROPOSED	1.443	1.500	.229	3.172

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	3.285
IND. RATES				3.29	MINIMUM PREMIUM	
MAN. RATES	3.03	3.34	3.31	+ 3.29	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	5,037	261,494	5.191				1	4	5
2005	6,155	40,268	.654					3	3
2006	5,254	9,344	.177					3	3
2007	6,049	200,639	3.316				1	2	3
2008	4,313	134,250	3.112				1	4	5
TOTAL	26,808	645,995	2.410				3	16	19

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				28,144	129,794				5,073	85,168	13,315
2005					11,024					23,499	5,745
2006					2,091					5,145	2,108
2007				22,365	90,233				42,804	35,521	9,716
2008				42,120	48,954				17,500	19,812	5,864
TOTAL				92,629	282,096				65,377	169,145	36,748

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				42,244	198,586				8,015	126,048	15,232
2005		12	527	258	16,163		5	665	533	33,439	6,475
2006		4	324	144	2,771		11	444	318	6,479	2,338
2007	63	1,711	67,692	34,007	106,342	202	1,289	48,250	40,819	43,090	10,357
2008	157	4,014	147,278	47,230	49,279	114	1,787	37,361	14,973	17,662	6,286
TOTAL	220	5,741	215,821	123,883	373,141	316	3,092	86,720	64,658	226,718	40,688

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	311,910	788,400	40,688	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-34,988	-117,807	464	
TOTAL LOSSES	276,922	670,593	41,152	
EXPECTED LOSSES	272,906	471,016	67,289	
CREDIBILITY	.02	.04	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.033	2.501	.154	3.688
INDICATED (POST-TEST)	.897	2.171	.134	3.202
PRES. ON RATE LEVEL	.963	1.663	.238	2.864
DERIVED BY FORMULA	.962	1.683	.232	2.877
UNDERLYING PRES. RATE	1.018	1.757	.251	3.026
PROPOSED	.962	1.683	.232	2.877

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	TOTAL
IND. RATES				2.98	MINIMUM PREMIUM	
MAN. RATES	3.03	3.23	3.10	+ 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
2004	10,176	333,132	3.273			1		11	12
2005	5,059	43,734	.864					2	2
2006	2,125	116,567	5.485				1	2	3
2007	2,008	10,224	.509						
2008	2,051	20,888	1.018					1	1
TOTAL	21,419	524,545	2.449			1	1	16	18

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			124,135		86,505			29,038		79,589	13,865
2005					13,847					6,282	23,605
2006				57,516	2,571				43,546	6,162	6,772
2007											10,224
2008					197					6,579	14,112
TOTAL			124,135	57,516	103,120			29,038	43,546	98,612	68,578

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			195,388		132,353			69,865		117,790	15,862
2005		15	662	325	20,301		2	177	143	8,939	26,603
2006	86	392	28,255	67,521	5,450	40	544	20,734	50,834	10,038	7,510
2007											10,899
2008		8	266	75	185	9	173	4,043	1,495	5,276	15,128
TOTAL	86	415	224,571	67,921	158,289	49	719	94,819	52,472	142,043	76,002

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	320,659	420,725	76,002	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-66,581	-86,199	214	
TOTAL LOSSES	254,078	334,526	76,216	
EXPECTED LOSSES	515,342	326,640	42,410	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.186	1.562	.356	3.104
INDICATED (POST-TEST)	1.029	1.356	.309	2.694
PRES. ON RATE LEVEL	2.277	1.443	.187	3.907
DERIVED BY FORMULA	2.252	1.440	.193	3.885
UNDERLYING PRES. RATE	2.406	1.525	.198	4.129
PROPOSED	2.252	1.440	.193	3.885

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE
IND. RATES				4.02	MINIMUM PREMIUM
MAN. RATES	3.91	4.07	4.23	+ 4.02	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	15,438	182,231	1.180			1	1	6	8	
2005	15,002	508,165	3.387			1	2	14	17	
2006	13,691	15,900	.116					2	2	
2007	12,707	53,941	.424				2	5	7	
2008	12,051	199,024	1.651					9	9	
TOTAL	68,889	959,261	1.392			2	5	36	43	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			109,826	19,151	7,302			6,237	6,696	17,346	15,673
2005			188,156	123,674	39,576			40,000	45,974	59,731	11,054
2006					2,608					3,034	10,258
2007				8,241	8,176				17,359	16,104	4,061
2008					61,741					125,605	11,678
TOTAL			297,982	151,066	119,403			46,237	70,029	221,820	52,724

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			172,866	28,746	11,172			15,006	10,580	25,672	17,930
2005	250	1,926	309,573	167,197	60,358	40	770	101,843	62,383	86,213	12,458
2006		6	406	179	3,458		6	261	189	3,820	11,376
2007	14	278	13,254	8,659	10,044	86	530	19,957	16,751	19,370	4,329
2008	43	2,166	82,934	23,755	57,264	165	3,339	77,154	28,555	100,728	12,519
TOTAL	307	4,376	579,033	228,536	142,296	291	4,645	214,221	118,458	235,803	58,612

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	802,873	725,093	58,612			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-94,820	-211,855	671			
TOTAL LOSSES	708,053	513,238	59,283			
EXPECTED LOSSES	763,290	854,223	97,134			
CREDIBILITY	.04	.08	.12			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.028	.745	.086	1.859		
INDICATED (POST-TEST)	.892	.647	.075	1.614		
PRES. ON RATE LEVEL	1.049	1.173	.133	2.355		
DERIVED BY FORMULA	1.043	1.131	.126	2.300		
UNDERLYING PRES. RATE	1.108	1.240	.141	2.489		
PROPOSED	1.043	1.131	.126	2.300		
IND. RATES						
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	2.382
IND. RATES				2.38	MINIMUM PREMIUM	
MAN. RATES	2.54	2.53	2.55	+ 2.38	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	22,565	185,547	.822				2	11	13
2005	22,475	644,523	2.867				6	13	19
2006	13,645	411,253	3.013				3	9	13
2007	21,878	826,515	3.777			1	2	17	21
2008	14,265	168,509	1.181				1	8	9
TOTAL	94,828	2,236,347	2.358			3	14	58	75

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				18,168	26,218				69,183	45,223	26,755
2005				229,808	47,624				196,908	105,202	64,981
2006			193,237	92,389	21,326			21,571	48,233	26,002	8,495
2007			320,900	47,631	54,290			117,247	131,665	122,452	32,330
2008				40,320	44,481				12,506	39,664	31,538
TOTAL			514,137	428,316	193,939			138,818	458,495	338,543	164,099

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				27,271	40,114				109,309	66,929	30,608
2005	464	147	38,069	306,623	72,891	172	22	37,081	260,273	154,261	73,234
2006	144	4,528	337,249	114,925	33,900	46	1,786	72,925	58,765	35,541	9,421
2007	150	11,708	545,298	69,306	73,603	911	8,684	396,324	138,872	150,053	34,464
2008	145	3,750	137,781	44,290	44,963	114	1,955	42,356	16,501	33,075	33,809
TOTAL	903	20,133	1,058,397	562,415	265,471	1,243	12,447	548,686	583,720	439,859	181,536

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,641,809	1,851,465	181,536			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-156,479	-328,242	821			
TOTAL LOSSES	1,485,330	1,523,223	182,357			
EXPECTED LOSSES	1,202,419	1,302,937	123,278			
CREDIBILITY	.04	.10	.15			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.566	1.606	.192	3.364		
INDICATED (POST-TEST)	1.359	1.394	.167	2.920		
PRES. ON RATE LEVEL	1.200	1.300	.123	2.623		
DERIVED BY FORMULA	1.206	1.309	.130	2.645		
UNDERLYING PRES. RATE	1.268	1.374	.130	2.772		
PROPOSED	1.206	1.309	.130	2.645		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	2.739
IND. RATES				2.74	MINIMUM PREMIUM	
MAN. RATES	2.91	2.82	2.84	+ 2.74	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	316,738	6,551,711	2.068			15	19	122	156
2005	313,296	6,653,340	2.123			14	24	111	149
2006	317,950	6,693,387	2.105			15	17	104	136
2007	323,937	5,384,173	1.662			6	30	81	117
2008	302,989	3,519,348	1.161			3	9	80	92
TOTAL	1,574,910	28,801,959	1.829			53	99	498	650

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			2,365,829	507,803	834,599			779,664	443,404	851,650	768,762
2005			2,032,880	1,085,302	669,982			651,653	549,693	928,271	735,559
2006			2,293,347	614,800	572,405			1,195,092	566,129	825,402	626,212
2007			1,105,396	1,104,973	559,519			382,586	946,306	623,054	662,339
2008			381,879	344,502	874,404			111,412	290,973	893,016	623,162
TOTAL			8,179,331	3,657,380	3,510,909			3,120,407	2,796,505	4,121,393	3,416,034

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			3,723,814	762,212	1,276,931			1,875,871	700,578	1,260,442	879,464
2005	2,182	20,966	3,317,162	1,478,593	1,004,098	487	12,583	1,623,398	754,305	1,336,127	828,975
2006	984	50,311	3,744,837	820,565	808,091	558	65,954	2,767,217	771,038	1,082,776	694,469
2007	2,093	65,078	3,128,827	1,140,796	748,930	5,362	42,750	1,827,581	922,096	781,363	706,053
2008	1,792	64,017	2,318,919	602,172	856,571	3,399	56,612	1,170,230	393,067	750,131	668,030
TOTAL	7,051	200,372	16,233,559	4,804,338	4,694,621	9,806	177,899	9,264,297	3,541,084	5,210,839	3,776,991

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	25,897,951	18,277,971	3,811,564			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,128,371	-3,194,100	22,908			
TOTAL LOSSES	23,769,580	15,083,871	3,834,472			
EXPECTED LOSSES	17,292,511	13,071,753	3,149,820			
CREDIBILITY	.29	.63	.95			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.509	.958	.243	2.710		
INDICATED (POST-TEST)	1.310	.832	.211	2.353		
PRES. ON RATE LEVEL	1.039	.786	.189	2.014		
DERIVED BY FORMULA	1.118	.815	.210	2.143		
UNDERLYING PRES. RATE	1.098	.830	.200	2.128		
PROPOSED	1.118	.815	.210	2.143		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	2.219
IND. RATES				2.22	MINIMUM PREMIUM	
MAN. RATES	1.97	2.09	2.18	+ 2.22	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	652,658	13,778,250	2.111	1		27	39	271	338
2005	641,279	15,585,121	2.430	1		28	40	256	325
2006	635,659	14,013,126	2.204			31	51	236	318
2007	658,994	14,022,884	2.127			22	50	218	290
2008	615,679	9,584,885	1.556			7	38	174	219
TOTAL	3,204,269	66,984,266	2.090	2		115	218	1155	1490

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	150,804		4,152,619	1,281,999	1,527,884	92		2,065,454	909,555	2,303,554	1,386,289
2005	805,524		4,505,756	1,217,891	1,881,032	1,290		3,118,350	863,761	1,882,701	1,308,816
2006			4,318,454	1,693,255	1,755,523			1,581,108	1,143,445	2,030,882	1,490,459
2007			3,701,647	1,865,402	2,003,130			1,666,695	1,304,069	2,252,864	1,229,077
2008			1,011,028	1,563,573	1,539,360			593,979	1,171,732	2,633,795	1,071,418
TOTAL	956,328		17,689,504	7,622,120	8,706,929	1,382		9,025,586	5,392,562	11,103,796	6,486,059

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	217,761		6,282,859	1,924,280	2,337,663	161		4,202,570	1,437,097	3,409,267	1,585,915
2005	913,545	43,454	6,726,548	1,704,732	2,789,234	2,502	38,326	4,804,899	1,214,792	2,706,656	1,475,036
2006	2,700	101,928	7,555,684	2,221,440	2,440,466	1,104	101,768	4,246,304	1,543,666	2,637,332	1,652,919
2007	4,158	177,451	8,249,134	2,185,762	2,533,486	10,299	108,716	5,068,575	1,539,265	2,653,874	1,310,196
2008	6,049	177,552	6,348,753	1,732,245	1,601,792	13,456	215,883	4,339,443	1,367,729	2,193,997	1,148,560
TOTAL	1,144,213	500,385	35,162,978	9,768,459	11,702,641	27,522	464,693	22,661,791	7,102,549	13,601,126	7,172,626

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	60,555,578	42,574,491	7,206,669	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,732,032	-7,752,834	42,820	
TOTAL LOSSES	53,823,546	34,821,657	7,249,489	
EXPECTED LOSSES	54,664,830	31,722,263	5,895,855	
CREDIBILITY	.46	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.680	1.087	.226	2.993
INDICATED (POST-TEST)	1.458	.944	.196	2.598
PRES. ON RATE LEVEL	1.614	.937	.174	2.725
DERIVED BY FORMULA	1.542	.944	.196	2.682
UNDERLYING PRES. RATE	1.706	.990	.184	2.880
PROPOSED	1.542	.944	.196	2.682

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	TOTAL
IND. RATES				2.78	MINIMUM PREMIUM	
MAN. RATES	2.98	2.95	2.95	+ 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
2004	192,555	5,957,034	3.093			13	12	94	119
2005	186,029	4,346,144	2.336	1		6	21	62	90
2006	215,379	4,605,701	2.138			6	18	82	106
2007	206,660	4,639,397	2.244			8	12	57	77
2008	204,508	2,316,312	1.132				10	52	62
TOTAL	1,005,131	21,864,588	2.175	1		33	73	347	454

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			2,305,458	368,241	414,009			1,370,695	414,544	643,602	440,485
2005	402,302		875,621	871,972	407,554			297,654	569,552	584,698	336,791
2006			1,037,040	632,646	523,866			657,521	552,994	747,645	453,989
2007			1,435,331	635,185	323,701			740,305	420,599	628,933	455,343
2008			419,348	566,398	566,398				235,584	797,007	297,975
TOTAL	402,302		5,653,450	2,927,392	2,235,528			3,066,175	2,193,273	3,401,885	1,984,583

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			3,454,377	552,729	633,435			2,753,523	654,980	952,529	503,915
2005	690,039	9,320	1,497,483	1,177,404	612,322	504	5,775	801,224	765,296	846,335	379,563
2006	987	25,621	1,889,465	804,229	729,332	529	39,989	1,664,989	722,369	978,053	503,474
2007	1,331	58,383	2,779,079	694,326	448,413	3,482	37,598	1,772,064	492,841	749,139	485,396
2008	1,635	42,683	1,572,425	500,599	563,898	2,180	38,281	828,617	322,072	663,012	319,429
TOTAL	693,992	136,007	11,192,829	3,729,287	2,987,400	6,695	121,643	7,820,417	2,957,558	4,189,068	2,191,777

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	20,262,440	13,893,436	2,199,847			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,942,142	-2,648,967	13,640			
TOTAL LOSSES	18,320,298	11,244,469	2,213,487			
EXPECTED LOSSES	15,981,583	10,935,826	1,829,339			
CREDIBILITY	.21	.47	.70			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.823	1.119	.220	3.162		
INDICATED (POST-TEST)	1.582	.971	.191	2.744		
PRES. ON RATE LEVEL	1.505	1.030	.171	2.706		
DERIVED BY FORMULA	1.521	1.002	.185	2.708		
UNDERLYING PRES. RATE	1.590	1.088	.182	2.860		
PROPOSED	1.521	1.002	.185	2.708		
IND. RATES						
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	2.804
IND. RATES				2.80	MINIMUM PREMIUM	
MAN. RATES	2.91	2.90	2.93	+ 2.80	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	49,791	1,478,828	2.970			5	1	34	40	
2005	50,733	575,293	1.133			1	2	26	29	
2006	44,863	1,288,749	2.872			1	4	22	27	
2007	47,492	1,579,032	3.324			4	4	20	28	
2008	46,740	760,603	1.627			2	2	15	19	
TOTAL	239,619	5,682,505	2.371			13	13	117	143	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			716,186	10,000	145,477			306,005		187,355	113,805
2005			106,456	67,701	114,624			11,851	19,598	160,153	94,910
2006			329,372	189,113	110,208			320,887	74,067	145,573	119,529
2007			712,975	169,068	64,915			275,742	87,890	179,296	89,146
2008			272,710	70,162	79,482			63,519	59,527	129,729	85,474
TOTAL			2,137,699	506,044	514,706			978,004	241,082	802,106	502,864

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,127,276	15,010	222,579			736,248		277,285	130,193
2005	135	1,184	179,202	93,736	169,344	15	261	35,243	29,541	228,404	106,964
2006	288	6,280	462,740	235,476	155,733	76	13,360	563,038	108,412	190,113	132,558
2007	417	26,554	1,257,915	202,140	103,013	1,098	14,159	699,807	123,827	213,498	95,030
2008	364	17,075	583,631	101,801	90,116	925	14,478	281,044	74,234	112,632	91,628
TOTAL	1,204	51,093	3,610,764	648,163	740,785	2,114	42,258	2,315,380	336,014	1,021,932	556,373

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,022,813	2,746,894	560,876			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-777,663	-695,799	3,253			
TOTAL LOSSES	5,245,150	2,051,095	564,129			
EXPECTED LOSSES	6,337,922	2,851,467	448,088			
CREDIBILITY	.08	.18	.27			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.189	.856	.235	3.280		
INDICATED (POST-TEST)	1.900	.743	.204	2.847		
PRES. ON RATE LEVEL	2.503	1.126	.177	3.806		
DERIVED BY FORMULA	2.455	1.057	.184	3.696		
UNDERLYING PRES. RATE	2.645	1.190	.187	4.022		
PROPOSED	2.455	1.057	.184	3.696		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	3.828
IND. RATES				3.83	MINIMUM PREMIUM	
MAN. RATES	3.99	4.01	4.12	+ 3.83	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	184,575	2,548,068	1.380			7	4	59	70	
2005	156,995	2,384,437	1.518			6	5	43	54	
2006	186,163	3,326,965	1.787			8	11	51	71	
2007	217,652	4,112,019	1.889		1	4	5	63	73	
2008	185,218	1,758,476	.949			1	6	44	51	
TOTAL	930,603	14,129,965	1.518		2	26	31	260	319	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,184,835	191,576	317,601			335,831	70,304	275,327	172,594
2005			1,120,748	134,166	226,229			354,612	111,669	301,808	135,205
2006	245,981		1,304,101	444,687	285,746	42,646		250,895	268,443	320,671	163,795
2007	219,324		572,390	172,747	471,986	1,509,180		251,490	131,690	552,339	230,873
2008			145,475	192,298	487,443			9,060	140,270	585,912	198,018
TOTAL	465,305		4,327,549	1,135,474	1,789,005	1,551,826		1,201,888	722,376	2,036,057	900,485

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,864,930	287,556	485,930			808,009	111,081	407,483	197,448
2005	270	11,223	1,749,653	194,743	337,508	103	6,799	845,193	160,340	433,406	152,376
2006	363,052	29,727	2,211,433	575,968	410,527	103,305	17,218	714,024	345,649	421,024	181,649
2007	109,325	27,863	1,248,107	260,314	573,071	893,856	16,343	777,354	202,203	631,638	246,111
2008	978	33,100	1,208,880	329,936	475,069	1,520	26,704	578,256	218,377	484,434	212,275
TOTAL	473,625	101,913	8,283,003	1,648,517	2,282,105	998,784	67,064	3,722,836	1,037,650	2,377,985	989,859

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,647,225	7,346,257	998,921			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,897,595	-1,415,054	5,709			
TOTAL LOSSES	11,749,630	5,931,203	1,004,630			
EXPECTED LOSSES	15,382,868	5,834,881	763,096			
CREDIBILITY	.20	.44	.67			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.263	.637	.108	2.008		
INDICATED (POST-TEST)	1.096	.553	.094	1.743		
PRES. ON RATE LEVEL	1.564	.593	.078	2.235		
DERIVED BY FORMULA	1.470	.575	.089	2.134		
UNDERLYING PRES. RATE	1.653	.627	.082	2.362		
PROPOSED	1.470	.575	.089	2.134		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	2.210
IND. RATES				2.21	MINIMUM PREMIUM	
MAN. RATES	2.66	2.53	2.42	+ 2.21	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	275,419	5,796,743	2.104	1		11	12	86	110
2005	297,181	3,551,876	1.195			8	7	76	91
2006	247,354	5,562,014	2.248			9	8	67	84
2007	283,096	5,507,658	1.945	2		11	14	78	105
2008	284,983	3,701,261	1.298			3	10	78	91
TOTAL	1,388,033	24,119,552	1.738	3		42	51	385	481

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	350,000		2,027,314	523,050	768,496	5,800		933,263	137,364	594,988	456,468
2005			1,368,571	253,558	443,379			398,993	90,158	597,692	399,525
2006			1,866,349	462,235	733,468			1,178,750	196,980	751,553	372,679
2007	132,744		1,871,782	486,733	825,312	23,015		677,729	265,153	638,516	586,674
2008			392,153	276,757	905,867			178,908	232,140	1,253,644	461,792
TOTAL	482,744		7,526,169	2,002,333	3,676,522	28,815		3,367,643	921,795	3,836,393	2,277,138

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	505,400		3,143,457	785,097	1,175,801	10,138		2,213,417	217,036	880,580	522,199
2005	512	13,914	2,158,497	360,994	658,371	80	7,709	952,128	139,785	854,124	450,265
2006	762	40,588	3,012,647	640,536	1,010,724	224	63,850	2,698,867	341,653	971,102	413,301
2007	199,037	79,653	3,657,037	670,263	1,034,293	43,855	37,137	1,812,177	369,455	748,953	625,394
2008	1,613	61,783	2,242,934	569,508	879,903	4,057	69,072	1,429,977	449,579	1,036,095	495,041
TOTAL	707,324	195,938	14,214,572	3,026,398	4,759,092	58,354	177,768	9,106,566	1,517,508	4,490,854	2,506,200

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	24,492,196	13,900,964	2,514,529			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,656,300	-2,512,838	15,782			
TOTAL LOSSES	21,835,896	11,388,126	2,530,311			
EXPECTED LOSSES	21,778,237	10,382,487	2,123,691			
CREDIBILITY	.26	.58	.87			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.573	.820	.182	2.575		
INDICATED (POST-TEST)	1.365	.712	.158	2.235		
PRES. ON RATE LEVEL	1.484	.708	.145	2.337		
DERIVED BY FORMULA	1.453	.710	.156	2.319		
UNDERLYING PRES. RATE	1.569	.748	.153	2.470		
PROPOSED	1.453	.710	.156	2.319		
IND. RATES						
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	2.402
IND. RATES				2.40	MINIMUM PREMIUM	
MAN. RATES	2.77	2.59	2.53	+ 2.40	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	138,931	6,457,127	4.647		1	10	13	50	74
2005	143,565	2,659,886	1.852			7	7	34	48
2006	134,106	1,967,833	1.467			3	9	45	57
2007	149,825	2,458,206	1.640			3	12	48	63
2008	146,991	2,489,393	1.693			4	10	34	48
TOTAL	713,418	16,032,445	2.247		1	27	51	211	290

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		585,751	1,669,640	410,208	250,749		2,156,541	514,518	269,965	277,725	322,030
2005			957,910	358,799	188,759			305,793	294,755	283,441	270,429
2006			445,951	148,187	371,950			159,588	162,497	416,136	263,524
2007			451,571	498,749	494,824			92,520	271,925	470,125	178,492
2008			661,383	526,022	152,128			175,156	358,970	324,699	291,035
TOTAL		585,751	4,186,455	1,941,965	1,458,410		2,156,541	1,247,575	1,358,112	1,772,126	1,325,510

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		185,318	2,628,014	615,724	383,648		727,518	1,237,932	426,546	411,030	368,402
2005	721	9,680	1,533,244	490,873	284,996	265	5,867	763,863	398,722	411,315	304,773
2006	243	10,834	796,953	211,301	503,927	155	11,327	468,625	223,431	534,569	292,248
2007	1,005	31,242	1,456,597	549,604	618,491	1,560	13,171	556,932	296,960	547,977	190,272
2008	1,879	59,370	2,049,583	471,165	213,625	3,489	53,180	1,035,175	313,707	303,845	311,990
TOTAL	3,848	296,444	8,464,391	2,338,667	2,004,687	5,469	811,063	4,062,527	1,659,366	2,208,736	1,467,685

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,849,777	8,440,052	1,478,590	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,669,275	-1,679,788	9,178	
TOTAL LOSSES	12,180,502	6,760,264	1,487,768	
EXPECTED LOSSES	13,690,491	6,948,691	1,227,079	
CREDIBILITY	.17	.37	.56	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.707	.948	.209	2.864
INDICATED (POST-TEST)	1.482	.823	.181	2.486
PRES. ON RATE LEVEL	1.816	.922	.162	2.900
DERIVED BY FORMULA	1.759	.885	.173	2.817
UNDERLYING PRES. RATE	1.919	.974	.172	3.065
PROPOSED	1.759	.885	.173	2.817

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	TOTAL
IND. RATES				2.92	MINIMUM PREMIUM	
MAN. RATES	3.33	3.19	3.14	+ 2.92	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	38,481	533,530	1,386			1	1	8	10	
2005	45,968	124,610	.271				1	4	5	
2006	48,525	142,437	.293				1	8	9	
2007	49,741	318,691	.640				3	6	9	
2008	49,878	188,070	.377					6	6	
TOTAL	232,593	1,307,338	.562			1	6	32	39	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			138,229	2,646	118,202			49,480	909	111,082	112,982
2005				5,500	9,313				20,623	24,105	65,069
2006				23,000	23,338				11,595	38,399	46,105
2007				43,642	90,397				62,933	62,156	59,563
2008					74,077					89,302	24,691
TOTAL			138,229	74,788	315,327			49,480	96,060	325,044	308,410

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			217,572	3,972	180,850			119,049	1,436	164,401	129,251
2005	12	12	1,301	7,529	13,729	18	5	4,254	27,556	34,778	73,333
2006	34	215	14,768	28,543	31,765	11	226	8,681	15,811	48,962	51,130
2007	95	2,156	92,119	53,118	107,939	300	1,946	73,252	61,168	74,399	63,494
2008	54	2,597	99,509	28,502	68,697	113	2,372	54,849	20,304	71,618	26,469
TOTAL	195	4,980	425,269	121,664	402,980	442	4,549	260,085	126,275	394,158	343,677

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	695,520	1,045,077	346,179	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-515,281	-428,418	2,586	
TOTAL LOSSES	180,239	616,659	348,765	
EXPECTED LOSSES	4,258,778	1,783,988	337,259	
CREDIBILITY	.08	.18	.26	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.077	.265	.150	.492
INDICATED (POST-TEST)	.067	.230	.130	.427
PRES. ON RATE LEVEL	1.733	.726	.137	2.596
DERIVED BY FORMULA	1.600	.637	.135	2.372
UNDERLYING PRES. RATE	1.831	.767	.145	2.743
PROPOSED	1.600	.637	.135	2.372

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE
IND. RATES				2.46	MINIMUM PREMIUM
MAN. RATES	3.06	2.95	2.81	+ 2.46	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	78,436	1,458,871	1.859			1	4	46	51
2005	88,996	1,212,257	1.362			2	5	36	43
2006	75,919	1,766,850	2.327			1	6	32	39
2007	101,181	1,847,055	1.825			3	3	54	60
2008	72,199	792,593	1.097					32	32
TOTAL	416,731	7,077,626	1.698			7	18	200	225

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			143,996	84,756	284,219			104,161	52,074	662,446	127,219
2005			303,876	201,834	233,888			22,386	40,036	238,423	171,814
2006			338,169	336,644	294,003			170,323	115,670	350,820	161,221
2007			352,751	105,202	521,865			126,557	30,558	573,431	136,691
2008					335,495					321,149	135,949
TOTAL			1,138,792	728,436	1,669,470			423,427	238,338	2,146,269	732,894

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			226,650	127,219	434,856			250,611	82,276	980,425	145,539
2005	407	3,285	508,409	276,807	346,692	33	477	65,284	58,302	340,295	193,634
2006	527	9,643	706,137	423,502	405,858	116	11,016	458,781	165,593	449,966	178,794
2007	384	20,345	875,523	194,949	621,508	572	8,927	427,086	105,365	643,636	145,713
2008	245	11,727	450,657	129,076	311,151	416	8,534	197,244	73,015	257,540	145,737
TOTAL	1,563	45,000	2,767,376	1,151,553	2,120,065	1,137	28,954	1,399,006	484,551	2,671,862	809,417

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,243,036	6,437,239	814,076			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-839,498	-1,196,153	5,914			
TOTAL LOSSES	3,403,538	5,241,086	819,990			
EXPECTED LOSSES	6,580,182	4,834,080	829,295			
CREDIBILITY	.12	.26	.39			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.817	1.258	.197	2.272		
INDICATED (POST-TEST)	.709	1.092	.171	1.972		
PRES. ON RATE LEVEL	1.494	1.098	.188	2.780		
DERIVED BY FORMULA	1.400	1.096	.181	2.677		
UNDERLYING PRES. RATE	1.579	1.160	.199	2.938		
PROPOSED	1.400	1.096	.181	2.677		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	2.772
IND. RATES				2.77	MINIMUM PREMIUM	
MAN. RATES	3.00	2.96	3.01	+ 2.77	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	34,643	1,059,646	3.058			3	3	30	36
2005	35,445	732,461	2.066			2	5	22	29
2006	34,247	901,555	2.632			3	1	25	29
2007	33,883	499,413	1.473				7	21	28
2008	23,190	521,484	2.248				4	20	24
TOTAL	161,408	3,714,559	2.301			8	20	118	146

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			414,224	79,919	114,714			192,115	38,545	127,333	92,796
2005			202,209	201,997	50,346			76,090	85,366	56,408	60,045
2006			378,963	10,887	153,574			152,192	9,340	138,693	57,906
2007				160,325	57,501				83,078	108,536	89,973
2008				173,768	102,532				46,793	121,585	76,806
TOTAL			995,396	626,896	478,667			420,397	263,122	552,555	377,526

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			651,989	119,959	175,510			462,229	60,901	188,453	106,159
2005	407	2,106	343,827	271,713	77,240	77	1,450	191,754	114,637	82,531	67,671
2006	31	8,003	596,280	33,669	208,641	17	8,437	357,115	28,371	177,075	64,218
2007	251	4,117	210,275	152,775	77,456	400	2,712	102,896	83,811	127,678	95,911
2008	578	13,054	474,016	156,590	111,087	386	6,607	142,027	55,621	102,246	82,336
TOTAL	1,267	27,280	2,276,387	734,706	649,934	880	19,206	1,256,021	343,341	677,983	416,295

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,581,041	2,405,964	417,609			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-265,061	-597,383	2,177			
TOTAL LOSSES	3,315,980	1,808,581	419,786			
EXPECTED LOSSES	2,054,724	2,356,557	330,886			
CREDIBILITY	.06	.14	.21			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.054	1.121	.260	3.435		
INDICATED (POST-TEST)	1.783	.973	.226	2.982		
PRES. ON RATE LEVEL	1.205	1.381	.194	2.780		
DERIVED BY FORMULA	1.240	1.324	.201	2.765		
UNDERLYING PRES. RATE	1.273	1.460	.205	2.938		
PROPOSED	1.247	1.331	.202	2.780		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	2.879
IND. RATES				2.88	MINIMUM PREMIUM	
MAN. RATES	2.58	3.01	3.01	+ 2.88	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	11,637	87,180	.749				1	2	3
2005	13,445	527,946	3.926			1	4	11	16
2006	14,894	877,971	5.894	1		1	2	11	15
2007	12,424	962,217	7.744			1	4	6	11
2008	11,196	276,118	2.466				2	2	4
TOTAL	63,596	2,731,432	4.295	1		3	13	32	49

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			100,084	40,510	4,048			8,759	10,086	5,485	27,051
2005			175,643	128,237	70,509			75,000	71,907	110,986	37,464
2006	359,273		108,953	78,866	40,951	384		40,000	52,392	56,300	39,162
2007			116,160	235,101	97,895			73,900	304,708	155,818	19,742
2008			598,874	116,160	12,638			123,759	512,993	22,628	50,792
TOTAL	359,273		384,680	598,874	226,041	384		123,759	512,993	351,217	174,211

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			60,806	173,121	6,194			35,785	15,936	8,117	30,946
2005	258	1,098	176,756	99,963	105,446	64	189	197,113	96,875	159,634	42,222
2006	529,362	4,139	307,418	232,316	59,228	980	4,713	404,251	68,610	74,589	43,431
2007	414	9,652	472,733	83,169	131,873	1,518	10,229	120,269	283,363	199,722	21,045
2008	349	6,773	241,793	649,375	22,417	399	5,957	757,418	49,337	25,629	54,449
TOTAL	530,383	21,662	1,198,700	649,375	325,158	2,961	21,088	757,418	514,121	467,691	192,093

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,543,884	2,052,834	192,093	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-137,337	-286,520	1,564	
TOTAL LOSSES	2,406,547	1,766,314	193,657	
EXPECTED LOSSES	1,104,664	1,156,812	221,950	
CREDIBILITY	.03	.07	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.784	2.777	.305	6.866
INDICATED (POST-TEST)	3.285	2.410	.265	5.960
PRES. ON RATE LEVEL	1.644	1.721	.330	3.695
DERIVED BY FORMULA	1.693	1.769	.323	3.785
UNDERLYING PRES. RATE	1.737	1.819	.349	3.905
PROPOSED	1.693	1.769	.323	3.785

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	3.920
IND. RATES				3.92	MINIMUM PREMIUM	
MAN. RATES	3.77	4.13	4.00	+ 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
2004	486,944	10,754,143	2.208			22	23	193	238
2005	473,813	9,245,233	1.951		1	18	18	191	228
2006	469,278	8,272,530	1.762			14	26	161	201
2007	593,777	9,972,792	1.679			13	28	192	233
2008	546,183	7,118,988	1.303			6	15	153	174
TOTAL	2,569,995	45,363,686	1.765		1	73	110	890	1074

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			4,020,406	781,868	1,120,977			2,041,508	452,355	1,434,863	902,166
2005		241,353	3,230,768	496,802	1,282,745		77,460	1,142,049	395,984	1,443,368	934,704
2006			2,375,513	960,444	1,118,774			1,185,474	786,256	959,033	887,036
2007			2,070,794	1,367,654	1,026,119			860,530	2,042,952	1,578,386	1,026,357
2008			1,147,142	573,264	1,236,925			1,394,384	342,581	1,556,326	868,366
TOTAL		241,353	12,844,623	4,180,032	5,785,540		77,460	6,623,945	4,020,128	6,971,976	4,618,629

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			6,200,741	1,173,584	1,715,098			4,759,900	714,722	2,123,597	1,032,078
2005	999	488,998	5,081,172	724,706	1,898,860	347	179,227	2,721,467	576,457	2,067,397	1,053,411
2006	1,526	56,667	4,194,116	1,266,493	1,546,520	757	74,139	3,102,255	1,040,177	1,263,828	983,723
2007	2,703	105,724	4,978,964	1,449,497	1,326,735	8,386	76,172	3,386,856	1,390,985	1,886,010	1,094,097
2008	2,898	109,353	3,907,341	942,064	1,233,060	9,750	153,972	2,961,417	678,182	1,316,452	930,888
TOTAL	8,126	760,742	24,362,334	5,556,344	7,720,273	19,240	483,510	16,931,895	4,400,523	8,657,284	5,094,197

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	42,566,245	26,336,676	5,103,745			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,138,613	-4,480,171	31,683			
TOTAL LOSSES	38,427,632	21,856,505	5,135,428			
EXPECTED LOSSES	33,898,234	18,658,163	4,137,693			
CREDIBILITY	.40	.88	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.495	.850	.200	2.545		
INDICATED (POST-TEST)	1.298	.738	.174	2.210		
PRES. ON RATE LEVEL	1.248	.687	.153	2.088		
DERIVED BY FORMULA	1.268	.732	.174	2.174		
UNDERLYING PRES. RATE	1.319	.726	.161	2.206		
PROPOSED	1.268	.732	.174	2.174		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	2.251
IND. RATES				2.25	MINIMUM PREMIUM	
MAN. RATES	2.23	2.17	2.26	+ 2.25	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	243,419	8,109,304	3.331			14	15	232	261
2005	240,910	11,666,045	4.842			20	23	218	261
2006	280,891	16,308,813	5.806			26	60	244	330
2007	220,609	9,438,985	4.278			10	68	162	240
2008	208,093	7,595,433	3.650			3	9	217	229
TOTAL	1,193,922	53,118,580	4.449			73	175	1073	1321

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			2,686,846	451,693	2,080,793			517,765	373,366	1,415,444	583,397
2005			4,781,951	981,722	1,602,951			1,760,560	705,414	1,279,616	553,831
2006			5,316,042	2,132,853	1,995,823			2,136,542	2,272,011	1,726,431	729,111
2007			1,911,116	1,707,540	1,336,800			880,841	1,886,522	1,163,648	552,518
2008			500,360	297,822	3,309,573			443,248	182,728	2,418,061	443,641
TOTAL			15,196,315	5,571,630	10,325,940			5,738,956	5,420,041	8,003,200	2,862,498

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			4,229,096	677,991	3,183,609			1,245,742	589,920	2,094,858	667,406
2005	1,973	45,059	6,988,406	1,386,252	2,379,097	619	21,621	2,751,331	975,898	1,841,492	624,168
2006	3,359	124,065	9,197,845	2,770,904	2,785,860	1,991	135,325	5,629,554	2,643,976	2,308,799	808,584
2007	3,411	113,417	5,349,711	1,847,221	1,710,654	10,980	89,504	3,871,679	1,840,990	1,473,249	588,984
2008	3,513	151,110	5,647,934	1,518,034	3,115,026	7,224	124,297	2,555,466	722,808	1,975,608	475,583
TOTAL	12,256	433,651	31,412,992	8,200,402	13,174,246	20,814	370,747	16,053,772	6,773,592	9,694,006	3,164,725

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	48,304,232	37,842,246	3,167,270	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,246,031	-6,024,776	17,282	
TOTAL LOSSES	44,058,201	31,817,470	3,184,552	
EXPECTED LOSSES	34,301,379	24,284,373	2,483,358	
CREDIBILITY	.24	.53	.79	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.690	2.665	.267	6.622
INDICATED (POST-TEST)	3.203	2.313	.232	5.748
PRES. ON RATE LEVEL	2.718	1.925	.197	4.840
DERIVED BY FORMULA	2.834	2.131	.225	5.190
UNDERLYING PRES. RATE	2.873	2.034	.208	5.115
PROPOSED	2.834	2.131	.225	5.190

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	5.375
IND. RATES				5.38	MINIMUM PREMIUM	
MAN. RATES	4.73	4.97	5.24	+ 5.38	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	210,956	8,833,344	4.187			15	14	106	135
2005	230,556	4,976,603	2.158			7	21	67	95
2006	221,706	4,316,140	1.946				15	73	96
2007	227,490	4,156,075	1.826	1		6	22	65	94
2008	206,362	2,777,575	1.345			2	7	73	82
TOTAL	1,097,070	25,059,737	2.284	2		37	79	384	502

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			3,211,488	458,874	630,865			3,236,977	329,782	630,956	334,402
2005			1,316,048	623,089	338,290			1,142,393	676,675	425,458	454,650
2006	79,812		1,412,904	574,759	433,339	2,889		435,693	537,180	511,099	328,465
2007	421,405		838,024	767,545	436,935	44,662		295,631	556,153	470,042	325,678
2008			496,859	136,519	564,633			143,764	150,739	914,986	370,075
TOTAL	501,217		7,275,323	2,560,786	2,404,062	47,551		5,254,458	2,250,529	2,952,541	1,813,270

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			4,212,321	688,768	965,224			2,524,395	521,056	933,816	382,556
2005	1,254	11,361	1,802,760	847,153	508,269	590	15,383	1,983,243	912,330	624,123	512,391
2006	118,474	33,150	2,460,196	741,392	612,167	7,491	30,611	1,268,999	679,685	677,241	364,268
2007	629,004	48,036	2,297,719	803,845	577,919	82,606	28,496	1,246,225	561,065	576,486	347,173
2008	974	46,233	1,644,077	352,855	554,324	2,984	50,427	1,040,779	318,859	754,861	396,720
TOTAL	749,706	138,780	12,417,073	3,434,013	3,217,903	93,671	124,917	8,063,641	2,992,995	3,566,527	2,003,108

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	21,591,615	13,232,509	2,011,703			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,959,004	-2,305,331	11,968			
TOTAL LOSSES	19,632,611	10,927,178	2,023,671			
EXPECTED LOSSES	15,819,751	9,401,889	1,656,577			
CREDIBILITY	.23	.50	.75			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.790	.996	.184	2.970		
INDICATED (POST-TEST)	1.554	.865	.160	2.579		
PRES. ON RATE LEVEL	1.364	.811	.143	2.318		
DERIVED BY FORMULA	1.408	.838	.156	2.402		
UNDERLYING PRES. RATE	1.442	.857	.151	2.450		
PROPOSED	1.408	.838	.156	2.402		
IND. RATES						
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	2.487
IND. RATES				2.49	MINIMUM PREMIUM	
MAN. RATES	2.50	2.47	2.51	+ 2.49	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	1,319	3,747	.284						1	1
2005	1,170	6,265	.535						1	1
2006	2,366	18,758	.792						1	1
2007	1,297	7,317	.564						2	2
2008	2,536	8,399	.331						1	1
TOTAL	8,688	44,486	.512						6	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					1,802					1,181	764
2005					370					742	5,153
2006					213					15,716	2,829
2007					967					4,792	1,558
2008					5,349					1,629	1,421
TOTAL					8,701					24,060	11,725

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					2,757					1,748	874
2005			18	8	542			20	17	1,056	5,807
2006			32	14	283		35	1,352	972	19,792	3,137
2007		12	450	148	1,122		24	1,117	555	5,330	1,661
2008	4	187	7,183	2,058	4,962	2	47	1,001	370	1,307	1,523
TOTAL	4	199	7,683	2,228	9,666	2	106	3,490	1,914	29,233	13,002

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,484	43,041	13,002	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-14,569	-25,922	168	
TOTAL LOSSES		17,119	13,170	
EXPECTED LOSSES	135,620	114,507	19,549	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.197	.152	.349
INDICATED (POST-TEST)	.000	.171	.132	.303
PRES. ON RATE LEVEL	1.477	1.247	.213	2.937
DERIVED BY FORMULA	1.462	1.225	.211	2.898
UNDERLYING PRES. RATE	1.561	1.318	.225	3.104
PROPOSED	1.462	1.225	.211	2.898

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	3.001
IND. RATES				3.00	MINIMUM PREMIUM	
MAN. RATES	3.31	3.46	3.18	+ 3.00	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	17,284	416,595	2.410			2		3	5
2005	16,970	134,302	.791				1	3	4
2006	20,463	177,731	.868			1	1	2	4
2007	23,417	183,560	.783				1	5	6
2008	14,006	97,902	.699					4	4
TOTAL	92,140	1,010,090	1.096			3	3	17	23

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			233,368		17,089			122,985		22,379	20,774
2005				27,729	30,299				15,726	28,585	31,963
2006			123,252	9,813	6,836			20,000	6,447	1,091	10,292
2007				89,312	8,864				34,500	38,508	12,376
2008					34,015					39,715	24,172
TOTAL			356,620	126,854	97,103			142,985	56,673	130,278	99,577

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			367,322		26,146			295,902		33,121	23,765
2005	55	41	5,764	37,573	44,793	13	5	3,533	21,245	41,041	36,022
2006	17	2,544	190,269	15,326	10,908	5	1,132	47,874	8,714	1,961	11,414
2007	141	1,986	106,337	81,537	16,230	166	1,092	41,199	34,043	45,721	13,193
2008	26	1,183	45,684	13,089	31,547	56	1,056	24,387	9,029	31,848	25,912
TOTAL	239	5,754	715,376	147,525	129,624	240	3,285	412,895	73,031	153,692	110,306

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,137,789	503,872	110,418	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-200,770	-259,605	1,121	
TOTAL LOSSES	937,019	244,267	111,539	
EXPECTED LOSSES	1,547,030	1,033,810	162,167	
CREDIBILITY	.04	.10	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.017	.265	.121	1.403
INDICATED (POST-TEST)	.883	.230	.105	1.218
PRES. ON RATE LEVEL	1.589	1.062	.166	2.817
DERIVED BY FORMULA	1.561	.979	.157	2.697
UNDERLYING PRES. RATE	1.679	1.122	.176	2.977
PROPOSED	1.561	.979	.157	2.697

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	TOTAL
IND. RATES				2.79	MINIMUM PREMIUM	
MAN. RATES	2.87	3.05	3.05	+ 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
2004	94,034	3,588,197	3.815			6	14	120	140
2005	95,529	2,526,599	2.644			1	12	104	117
2006	94,237	4,414,771	4.684			8	11	98	117
2007	92,462	4,161,255	4.500		1	3	12	101	117
2008	69,546	2,352,606	3.382			1	6	57	64
TOTAL	445,808	17,043,428	3.823			1	19	480	555

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,061,195	411,656	489,289			347,131	207,738	707,575	363,613
2005			174,726	415,447	446,549			151,230	383,533	684,009	271,105
2006			1,280,612	560,550	613,243			678,213	396,753	586,108	299,292
2007	213,468		497,853	614,782	829,168			590,103	323,478	794,195	298,208
2008			334,900	236,013	554,605			335,000	138,775	560,960	192,353
TOTAL	213,468		3,349,286	2,238,448	2,932,854			2,101,677	1,450,277	3,332,847	1,424,571

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,670,321	617,896	748,612			835,197	328,226	1,047,213	415,973
2005	833	2,331	353,874	564,481	660,870	335	3,003	434,353	520,920	982,803	305,535
2006	891	30,860	2,283,276	733,537	848,659	390	41,848	1,753,409	535,922	767,421	331,915
2007	319,166	39,692	1,812,470	708,003	1,015,772	3,071	36,020	1,720,045	428,681	924,916	317,890
2008	1,201	43,658	1,572,920	398,512	546,905	3,551	56,333	1,084,906	253,236	475,951	206,202
TOTAL	322,091	116,541	7,692,861	3,022,429	3,820,818	7,347	137,204	5,827,910	2,066,985	4,198,304	1,577,515

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,103,954	13,108,536	1,577,655			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,679,600	-2,453,700	8,426			
TOTAL LOSSES	12,424,354	10,654,836	1,586,081			
EXPECTED LOSSES	13,182,542	9,767,653	1,248,263			
CREDIBILITY	.12	.27	.41			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.787	2.390	.356	5.533		
INDICATED (POST-TEST)	2.419	2.075	.309	4.803		
PRES. ON RATE LEVEL	2.798	2.074	.265	5.137		
DERIVED BY FORMULA	2.753	2.074	.283	5.110		
UNDERLYING PRES. RATE	2.957	2.191	.280	5.428		
PROPOSED	2.753	2.074	.283	5.110		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	5.292
IND. RATES				5.29	MINIMUM PREMIUM	
MAN. RATES	5.55	5.52	5.56	+ 5.29	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	378,400	15,000,905	3.964	1		26	44	393	464
2005	390,947	14,575,113	3.728			28	32	335	395
2006	373,564	11,894,257	3.183	1		20	41	254	316
2007	346,790	10,457,176	3.015			11	30	217	258
2008	287,280	6,508,441	2.265			5	23	152	180
TOTAL	1,776,981	58,435,892	3.288	2		90	170	1351	1613

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	107,698		4,134,427	1,523,401	2,070,506			2,044,309	1,029,354	2,791,076	1,300,134
2005			4,415,748	966,075	1,924,109			3,196,804	575,404	2,067,914	1,429,059
2006	215,331		3,139,180	1,625,098	1,553,309	4,957		1,434,483	934,537	1,810,887	1,176,475
2007			1,669,594	1,517,005	1,664,684			1,876,332	859,839	1,745,780	1,123,942
2008			790,510	1,122,664	1,118,916			329,877	917,117	1,346,008	883,349
TOTAL	323,029		14,149,459	6,754,243	8,331,524	4,957		8,881,805	4,316,251	9,761,665	5,912,959

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	155,516		6,496,230	2,286,623	3,167,870			4,888,840	1,626,378	4,130,795	1,487,353
2005	1,940	44,213	6,817,720	1,371,779	2,849,331	509	46,310	5,723,835	849,868	2,965,127	1,610,549
2006	319,752	77,477	5,726,405	2,095,510	2,155,622	12,904	90,987	3,802,081	1,279,360	2,347,508	1,304,711
2007	3,126	101,161	4,690,288	1,703,611	2,069,588	7,674	86,947	4,130,441	1,080,067	2,047,931	1,198,122
2008	4,380	130,630	4,664,455	1,256,685	1,169,888	8,684	137,141	2,747,647	901,942	1,185,663	946,950
TOTAL	484,714	353,481	28,395,098	8,714,208	11,412,299	29,771	361,385	21,292,844	5,737,615	12,677,024	6,547,685

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	50,931,729	38,614,955	6,552,862	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,105,209	-7,331,754	35,303	
TOTAL LOSSES	45,826,520	31,283,201	6,588,165	
EXPECTED LOSSES	40,444,088	29,284,647	5,206,555	
CREDIBILITY	.31	.68	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.579	1.760	.371	4.710
INDICATED (POST-TEST)	2.239	1.528	.322	4.089
PRES. ON RATE LEVEL	2.154	1.560	.277	3.991
DERIVED BY FORMULA	2.180	1.538	.322	4.040
UNDERLYING PRES. RATE	2.276	1.648	.293	4.217
PROPOSED	2.180	1.538	.322	4.040

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	4.184
IND. RATES				4.18	MINIMUM PREMIUM	
MAN. RATES	4.31	4.31	4.32	+ 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	
2004	17,855	1,007,651	5,643			3	2	11	16	
2005	15,238	445,696	2,924			1	1	12	14	
2006	15,682	548,351	3,496			1	2	16	19	
2007	14,432	405,122	2,807				3	7	10	
2008	12,467	249,807	2,003					9	9	
TOTAL	75,674	2,656,627	3,511			5	8	55	68	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			679,995	45,000	38,772			134,960	27,432	48,679	32,813
2005			161,763	13,133	82,528			84,103	8,582	76,530	19,057
2006			121,755	32,084	155,956			39,647	11,746	150,657	36,506
2007				162,850	106,890				33,373	70,091	31,918
2008					78,180					133,044	38,583
TOTAL			963,513	253,067	462,326			258,710	81,133	479,001	158,877

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,070,312	67,546	59,322			324,714	43,342	72,044	37,538
2005	27	1,668	253,948	20,993	121,753	7	1,614	197,493	14,692	109,421	21,477
2006	56	3,037	221,986	51,634	209,434	11	2,587	107,202	25,272	190,841	40,485
2007	289	4,864	236,216	162,672	135,030	170	1,241	47,530	36,742	80,772	34,025
2008	55	2,722	105,013	30,077	72,501	165	3,543	81,724	30,247	106,690	41,361
TOTAL	427	12,291	1,887,475	332,922	598,040	353	8,985	758,663	150,295	559,768	174,886

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,668,194	1,641,025	174,886	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-198,171	-305,382	1,026	
TOTAL LOSSES	2,470,023	1,335,643	175,912	
EXPECTED LOSSES	1,580,830	1,222,892	151,348	
CREDIBILITY	.04	.08	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.264	1.765	.232	5.261
INDICATED (POST-TEST)	2.833	1.532	.201	4.566
PRES. ON RATE LEVEL	1.977	1.529	.189	3.695
DERIVED BY FORMULA	2.011	1.529	.191	3.731
UNDERLYING PRES. RATE	2.089	1.616	.200	3.905
PROPOSED	2.011	1.529	.191	3.731

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	3.864
IND. RATES				3.86	MINIMUM PREMIUM	
MAN. RATES	3.85	3.85	4.00	+ 3.86	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	430,682	9,183,491	2.132			11	31	233	275
2005	449,804	9,972,082	2.216			18	40	239	297
2006	441,551	7,456,153	1.688			10	36	223	269
2007	426,488	8,475,559	1.987			12	41	180	233
2008	361,637	6,629,208	1.833			8	11	175	194
TOTAL	2,110,162	41,716,493	1.977			59	159	1050	1268

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,905,025	681,912	1,969,648			1,618,275	384,225	1,711,058	913,348
2005			2,912,322	1,181,294	1,139,278			1,230,662	874,729	1,472,719	1,161,078
2006			1,427,570	813,208	1,374,195			497,475	632,956	1,450,218	1,260,531
2007			1,748,700	1,062,672	1,559,131			975,447	681,005	1,548,784	899,820
2008			1,362,749	240,893	1,424,093			860,178	174,699	1,945,582	621,014
TOTAL			9,356,366	3,979,979	7,466,345			5,182,037	2,747,614	8,128,361	4,855,791

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			2,553,175	1,023,548	3,013,567			2,813,216	607,076	2,532,366	1,044,870
2005	2,377	30,050	4,702,594	1,625,905	1,696,586	768	23,678	3,029,596	1,204,197	2,120,608	1,308,535
2006	1,298	37,411	2,743,834	1,085,777	1,868,515	590	37,174	1,532,602	852,409	1,865,681	1,397,929
2007	2,422	97,957	4,479,902	1,293,502	1,922,428	5,796	64,534	3,034,957	861,436	1,803,637	959,208
2008	2,224	114,726	4,069,994	828,890	1,392,167	9,506	153,791	2,986,250	668,458	1,612,198	665,727
TOTAL	8,321	280,144	18,549,499	5,857,622	9,893,263	16,660	279,177	13,396,621	4,193,576	9,934,490	5,376,269

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	32,535,433	29,904,129	5,395,396			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,601,763	-5,357,238	31,415			
TOTAL LOSSES	28,933,670	24,546,891	5,426,811			
EXPECTED LOSSES	28,719,305	21,565,855	4,515,746			
CREDIBILITY	.35	.77	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.371	1.163	.257	2.791		
INDICATED (POST-TEST)	1.190	1.009	.223	2.422		
PRES. ON RATE LEVEL	1.288	.967	.203	2.458		
DERIVED BY FORMULA	1.254	.999	.223	2.476		
UNDERLYING PRES. RATE	1.361	1.022	.214	2.597		
PROPOSED	1.245	.992	.221	2.458		
IND. RATES						
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	2.545
IND. RATES				2.55	MINIMUM PREMIUM	
MAN. RATES	2.79	2.64	2.66	+ 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
2004	18,752	866,976	4.623			2	2	16	20
2005	19,073	873,600	4.580			2	2	9	13
2006	17,540	1,011,101	5.764			2	2	10	14
2007	17,834	334,981	1.878				1	10	11
2008	14,019	360,107	2.568				3	13	16
TOTAL	87,218	3,446,765	3.952			6	10	58	74

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			285,733	94,736	81,256			62,268	98,307	180,321	64,355
2005			367,456	67,717	59,139			251,787	21,590	48,516	57,395
2006			401,178	83,146	183,916			164,157	27,401	101,415	49,888
2007				100,852	28,425				112,697	24,731	68,276
2008				69,057	111,905				26,193	102,709	50,243
TOTAL			1,054,367	415,508	464,641			478,212	286,188	457,692	290,157

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			449,744	142,198	124,321			149,817	155,325	266,876	73,622
2005	136	3,674	576,632	95,042	88,928	17	4,793	585,427	34,522	70,490	64,684
2006	140	9,032	669,242	120,972	251,708	29	9,202	389,082	47,699	131,224	55,326
2007	163	2,500	128,664	94,916	39,732	515	3,016	110,919	99,496	36,910	72,782
2008	278	7,675	283,976	89,608	110,142	253	4,631	100,789	39,015	85,015	53,860
TOTAL	717	22,881	2,108,258	542,736	614,831	814	21,642	1,336,034	376,057	590,515	320,274

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,490,346	2,124,139	320,346	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-211,355	-345,029	1,416	
TOTAL LOSSES	3,278,991	1,779,110	321,762	
EXPECTED LOSSES	1,665,863	1,378,044	208,450	
CREDIBILITY	.04	.09	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.760	2.040	.369	6.169
INDICATED (POST-TEST)	3.264	1.771	.320	5.355
PRES. ON RATE LEVEL	1.808	1.495	.226	3.529
DERIVED BY FORMULA	1.866	1.520	.239	3.625
UNDERLYING PRES. RATE	1.910	1.580	.239	3.729
PROPOSED	1.866	1.520	.239	3.625

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	3.754
IND. RATES				3.75	MINIMUM PREMIUM	
MAN. RATES	3.52	3.62	3.82	+ 3.75	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	114,909	2,377,856	2.069			3	7	67	77
2005	116,960	2,801,515	2.395			5	20	69	94
2006	132,234	3,437,596	2.599			3	36	68	107
2007	133,950	4,544,906	3.392			7	23	68	98
2008	125,510	2,830,876	2.255			2	25	66	93
TOTAL	623,563	15,992,749	2.565			20	111	338	469

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			498,619	231,720	465,009			339,767	119,726	426,964	296,051
2005			653,756	550,649	209,753			167,725	325,138	513,585	380,909
2006			369,499	1,076,441	269,658			190,368	668,254	421,608	441,768
2007			993,010	1,403,331	440,261			370,189	458,688	448,156	431,271
2008			343,628	978,316	309,778			74,182	380,743	458,021	286,208
TOTAL			2,858,512	4,240,457	1,694,459			1,142,231	1,952,549	2,268,334	1,836,207

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			784,826	347,811	711,462			817,479	189,167	631,907	338,682
2005	1,106	6,819	1,097,910	743,409	317,248	282	3,287	457,420	440,896	739,001	429,284
2006	1,626	15,308	1,116,205	1,289,056	400,285	617	19,080	772,685	811,580	568,308	489,921
2007	2,501	66,195	3,251,589	1,383,824	627,580	3,073	28,846	1,305,863	482,459	545,831	459,735
2008	3,195	77,325	2,739,285	808,838	389,899	3,026	47,601	964,464	342,482	408,889	306,815
TOTAL	8,428	165,647	8,989,815	4,572,938	2,446,474	6,998	98,814	4,317,911	2,266,584	2,893,936	2,024,437

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,588,300	12,189,127	2,046,539			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-988,488	-1,854,015	11,639			
TOTAL LOSSES	12,599,812	10,335,112	2,058,178			
EXPECTED LOSSES	8,081,378	7,644,883	1,558,908			
CREDIBILITY	.16	.34	.51			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.021	1.657	.330	4.008		
INDICATED (POST-TEST)	1.754	1.438	.286	3.478		
PRES. ON RATE LEVEL	1.226	1.160	.237	2.623		
DERIVED BY FORMULA	1.310	1.255	.262	2.827		
UNDERLYING PRES. RATE	1.296	1.226	.250	2.772		
PROPOSED	1.310	1.255	.262	2.827		
IND. RATES						
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	2.928
IND. RATES				2.93	MINIMUM PREMIUM	
MAN. RATES	2.56	2.62	2.84	+ 2.93	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
2004	39,530	1,253,418	3.170			39,530			3	3	29	35
2005	38,151	929,497	2.436			38,151			1	4	19	24
2006	39,818	590,718	1.483			39,818				8	16	24
2007	39,992	1,951,388	4.879			39,992			4	5	47	56
2008	34,200	622,504	1.820			34,200				1	20	21
TOTAL	191,691	5,347,525	2.790			191,691			8	21	131	160

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			436,436	103,228	150,307			166,748	104,923	232,249	59,527
2005			116,525	228,764	192,797			12,714	116,355	178,012	84,330
2006				236,182	64,896				131,373	87,776	70,491
2007			728,912	159,636	379,035			183,240	85,299	336,684	78,582
2008				6,091	330,511				15,003	210,336	60,563
TOTAL			1,281,873	733,901	1,117,546			362,702	452,953	1,045,057	353,493

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			686,950	154,945	229,970			401,195	165,779	343,727	68,099
2005	461	1,430	223,454	309,787	286,139	103	282	54,497	156,685	256,055	95,040
2006	355	1,765	124,470	281,010	94,449	122	1,787	68,512	157,642	117,411	78,175
2007	501	31,176	1,416,781	243,056	467,768	906	11,263	541,066	130,568	386,151	83,768
2008	260	11,889	455,764	131,274	307,081	342	6,694	150,778	56,797	170,192	64,924
TOTAL	1,577	46,260	2,907,419	1,120,072	1,385,407	1,473	20,026	1,216,048	667,471	1,273,536	390,006

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,192,803	4,448,814	390,613	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-435,474	-672,113	2,511	
TOTAL LOSSES	3,757,329	3,776,701	393,124	
EXPECTED LOSSES	3,490,693	2,722,012	354,628	
CREDIBILITY	.07	.16	.23	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.960	1.970	.205	4.135
INDICATED (POST-TEST)	1.701	1.710	.178	3.589
PRES. ON RATE LEVEL	1.723	1.344	.175	3.242
DERIVED BY FORMULA	1.721	1.403	.176	3.300
UNDERLYING PRES. RATE	1.821	1.420	.185	3.426
PROPOSED	1.721	1.403	.176	3.300

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	3.418
IND. RATES				3.42	MINIMUM PREMIUM	
MAN. RATES	3.39	3.35	3.51	+ 3.42	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	74,012	3,438,193	4.645			3	8	68	79
2005	78,344	3,819,186	4.874			5	7	74	86
2006	105,677	7,333,817	6.939		1	3	15	122	141
2007	124,237	3,797,065	3.056			4	18	68	90
2008	100,254	1,799,029	1.794			1	7	49	57
TOTAL	482,524	20,187,290	4.184		1	16	55	381	453

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			857,885	232,731	265,222			1,410,409	120,176	410,116	141,654
2005			970,958	186,095	355,052			1,123,093	161,273	784,243	238,472
2006		452,669	815,188	653,747	699,836		1,027,303	2,393,169	342,747	698,477	250,681
2007			585,360	597,084	492,027			514,346	740,220	604,671	263,357
2008			120,000	285,488	457,336			47,500	164,288	578,970	145,447
TOTAL		452,669	3,349,391	1,955,145	2,269,473		1,027,303	5,488,517	1,528,704	3,076,477	1,039,611

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			626,138	349,329	405,790			1,288,857	189,878	606,969	162,052
2005	374	7,705	1,186,969	263,082	525,720	141	9,238	1,149,570	238,759	1,121,534	268,758
2006	999	233,704	987,680	825,503	955,666	335	707,718	1,239,873	476,553	903,074	278,005
2007	1,178	37,397	1,761,857	645,045	624,848	4,751	42,620	1,906,190	756,468	746,917	280,739
2008	1,210	36,167	1,316,931	378,935	454,807	1,913	32,320	678,580	236,708	482,851	155,919
TOTAL	3,761	314,973	5,879,575	2,461,894	2,966,831	7,140	791,896	6,263,070	1,898,366	3,861,345	1,145,473

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,266,103	11,204,456	1,154,833	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,733,401	-2,090,530	7,795	
TOTAL LOSSES	11,532,702	9,113,926	1,162,628	
EXPECTED LOSSES	14,046,273	8,690,257	1,003,650	
CREDIBILITY	.13	.29	.43	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.390	1.889	.241	4.520
INDICATED (POST-TEST)	2.075	1.640	.209	3.924
PRES. ON RATE LEVEL	2.755	1.704	.197	4.656
DERIVED BY FORMULA	2.667	1.685	.202	4.554
UNDERLYING PRES. RATE	2.911	1.801	.208	4.920
PROPOSED	2.667	1.685	.202	4.554

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	4.717
IND. RATES				4.72	MINIMUM PREMIUM	
MAN. RATES	5.12	5.05	5.04	+ 4.72	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	176,700	4,988,405	2.823			10	13	115	138
2005	231,904	4,304,180	1.856			8	14	104	126
2006	234,577	4,608,895	1.964			6	13	110	129
2007	242,582	4,466,603	1.841			7	24	81	112
2008	209,694	2,051,222	.978				7	53	60
TOTAL	1,095,457	20,419,305	1.864			31	71	463	565

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,698,667	423,897	901,153			300,698	308,264	961,697	394,029
2005			1,422,271	252,113	854,312			406,274	299,276	641,600	428,334
2006			1,216,020	415,775	871,145			318,256	227,512	1,150,193	409,994
2007			1,255,860	490,078	625,552			439,526	575,642	587,865	492,080
2008				267,848	512,272				215,124	732,986	322,992
TOTAL			5,592,818	1,849,711	3,764,434			1,464,754	1,625,818	4,074,341	2,047,429

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			2,673,701	636,269	1,378,768			723,479	487,057	1,423,310	450,769
2005	506	14,853	2,260,214	369,240	1,261,007	266	7,854	1,006,370	414,817	921,471	482,732
2006	677	29,248	2,156,581	580,018	1,184,748	242	22,132	917,319	353,540	1,464,386	454,683
2007	1,183	57,828	2,674,271	607,548	788,276	3,813	35,341	1,592,529	605,905	712,699	524,557
2008	1,143	32,546	1,206,527	377,673	499,763	2,014	35,071	759,844	295,302	609,600	346,247
TOTAL	3,509	134,475	10,971,294	2,570,748	5,112,562	6,335	100,398	4,999,541	2,156,621	5,131,466	2,258,988

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,306,008	15,061,763	2,262,025			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,234,622	-2,889,050	13,566			
TOTAL LOSSES	14,071,386	12,172,713	2,275,591			
EXPECTED LOSSES	17,998,358	11,819,981	1,840,368			
CREDIBILITY	.23	.50	.74			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.285	1.111	.208	2.604		
INDICATED (POST-TEST)	1.115	.964	.181	2.260		
PRES. ON RATE LEVEL	1.555	1.021	.159	2.735		
DERIVED BY FORMULA	1.454	.993	.175	2.622		
UNDERLYING PRES. RATE	1.643	1.079	.168	2.890		
PROPOSED	1.454	.993	.175	2.622		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	2.715
IND. RATES				2.72	MINIMUM PREMIUM	
MAN. RATES	2.90	2.89	2.96	+ 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	
2004	194,102	7,545,682	3.887	1	1	9	22	89	122	
2005	193,229	3,048,707	1.577			5	17	70	92	
2006	237,254	6,557,305	2.763			11	20	101	132	
2007	286,927	18,832,339	6.563	3	1	8	21	70	103	
2008	245,882	2,302,500	.936				22	59	81	
TOTAL	1,157,394	38,286,533	3.308	4	2	33	102	389	530	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	874,938	568,437	2,116,238	586,082	551,558		835,708	480,494	596,957	484,703	450,567
2005			789,147	531,681	460,813			163,023	239,792	537,702	326,549
2006			2,635,346	629,289	715,120			624,385	738,498	835,750	378,917
2007	2,162,518	598,191	1,616,988	692,399	511,386	879,979	7,947,391	2,682,288	868,340	525,411	347,448
2008			664,943	664,943	515,589				404,514	533,777	183,677
TOTAL	3,037,456	1,166,628	7,157,719	3,104,394	2,754,466	879,979	8,783,099	3,950,190	2,848,101	2,917,343	1,687,158

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	1,001,332	389,978	3,330,960	879,708	843,888		611,353	1,156,068	943,191	717,359	515,449
2005	1,068	8,392	1,314,471	725,420	685,548	211	3,215	432,490	329,590	771,333	368,021
2006	1,020	58,607	4,359,839	858,024	1,002,627	707	43,768	1,812,910	944,172	1,099,008	420,219
2007	2,300,995	130,791	3,068,085	780,398	672,446	711,421	813,182	3,543,307	951,188	686,703	370,380
2008	2,315	54,274	1,979,512	646,618	539,392	2,693	43,525	910,105	363,255	469,038	196,902
TOTAL	3,306,730	642,042	14,052,867	3,890,168	3,743,901	715,032	1,515,043	7,854,880	3,531,396	3,743,441	1,870,971

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	28,186,498	15,070,619	1,874,808	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,862,286	-3,569,612	15,195	
TOTAL LOSSES	24,324,212	11,501,007	1,890,003	
EXPECTED LOSSES	31,515,838	14,884,087	1,955,996	
CREDIBILITY	.23	.51	.77	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.102	.994	.163	3.259
INDICATED (POST-TEST)	1.825	.863	.141	2.829
PRES. ON RATE LEVEL	2.577	1.217	.160	3.954
DERIVED BY FORMULA	2.404	1.036	.145	3.585
UNDERLYING PRES. RATE	2.723	1.286	.169	4.178
PROPOSED	2.404	1.036	.145	3.585

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	3.713
IND. RATES				3.71	MINIMUM PREMIUM	
MAN. RATES	4.48	4.34	4.28	+ 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
2004	124,256	4,885,845	3.932			8	14	93	115
2005	129,837	6,740,356	5.191			10	18	94	122
2006	123,542	4,928,950	3.989			10	22	78	110
2007	130,285	4,627,471	3.551			6	19	78	103
2008	99,051	1,419,831	1.433			1	5	43	49
TOTAL	606,971	22,602,453	3.724			35	78	386	499

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,407,768	427,067	702,534			758,939	688,301	619,212	282,024
2005			2,426,903	529,236	649,447			1,142,514	832,026	862,019	298,211
2006			2,095,968	547,081	436,054			590,412	470,521	539,248	249,666
2007			1,150,131	781,455	379,840			878,491	539,910	534,938	362,706
2008			131,211	168,803	335,548			11,221	212,678	381,895	178,475
TOTAL			7,211,981	2,453,642	2,503,423			3,381,577	2,743,436	2,937,312	1,371,082

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			2,210,735	641,028	1,074,875			1,818,076	1,087,516	916,432	322,635
2005	1,065	23,997	3,744,222	742,196	967,768	734	21,637	2,770,504	1,132,332	1,250,180	336,084
2006	871	46,583	3,469,478	727,806	623,070	446	38,030	1,586,980	613,315	711,178	276,880
2007	1,518	53,575	2,568,956	818,528	516,966	4,230	44,013	2,065,810	594,055	656,854	386,645
2008	774	25,968	941,534	254,404	331,516	1,625	26,763	561,125	215,621	328,253	191,325
TOTAL	4,228	150,123	12,934,925	3,183,962	3,514,195	7,035	130,443	8,802,495	3,642,839	3,862,897	1,513,569

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	22,096,349	14,294,888	1,524,265			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,171,541	-2,765,036	9,647			
TOTAL LOSSES	19,924,808	11,529,852	1,533,912			
EXPECTED LOSSES	17,092,304	11,071,150	1,402,102			
CREDIBILITY	.15	.33	.50			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.283	1.900	.253	5.436		
INDICATED (POST-TEST)	2.850	1.649	.220	4.719		
PRES. ON RATE LEVEL	2.665	1.726	.218	4.609		
DERIVED BY FORMULA	2.693	1.701	.219	4.613		
UNDERLYING PRES. RATE	2.816	1.824	.231	4.871		
PROPOSED	2.693	1.701	.219	4.613		
IND. RATES						
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	4.778
IND. RATES				4.78	MINIMUM PREMIUM	
MAN. RATES	4.76	4.81	4.99	+ 4.78	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	154,193	3,731,802	2.420			5	24	108	137
2005	180,024	5,097,254	2.831			7	14	107	128
2006	157,123	4,196,686	2.670			5	18	112	136
2007	186,461	4,332,463	2.323		1	4	28	99	131
2008	179,168	7,499,882	4.185			5	28	110	143
TOTAL	856,969	24,858,087	2.901			1	26	112	675

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			798,495	627,586	468,221			399,857	523,681	538,954	375,008
2005			1,185,655	405,327	890,844			1,202,430	161,806	852,361	398,831
2006	620,182		743,361	373,397	569,373	3,076		211,312	379,472	769,213	527,300
2007			697,925	839,014	424,444			370,573	862,966	660,369	477,172
2008			1,274,774	570,355	1,000,278			2,783,947	441,001	1,024,907	404,620
TOTAL	620,182		4,700,210	2,815,679	3,353,160	3,076		4,968,119	2,368,926	3,845,804	2,182,931

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,256,831	942,008	716,379			962,057	827,415	797,649	429,009
2005	815	11,197	1,696,944	569,983	1,315,228	142	14,065	1,735,684	246,188	1,219,427	449,483
2006	906,058	18,785	1,381,791	496,702	777,317	7,724	17,460	715,497	499,710	991,213	584,776
2007	1,555	44,982	2,170,437	858,105	564,946	4,966	40,355	1,733,464	853,755	815,641	508,665
2008	2,658	96,361	3,435,062	838,638	1,008,958	9,467	145,742	2,755,585	614,554	899,784	433,753
TOTAL	911,086	171,325	9,941,065	3,705,436	4,382,828	22,299	217,622	7,902,287	3,041,622	4,723,714	2,405,686

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,674,728	16,027,393	2,416,250	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,198,747	-2,657,312	14,648	
TOTAL LOSSES	17,475,981	13,370,081	2,430,898	
EXPECTED LOSSES	17,996,349	11,020,621	1,936,750	
CREDIBILITY	.19	.42	.63	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.039	1.560	.284	3.883
INDICATED (POST-TEST)	1.770	1.354	.247	3.371
PRES. ON RATE LEVEL	1.987	1.217	.214	3.418
DERIVED BY FORMULA	1.946	1.275	.235	3.456
UNDERLYING PRES. RATE	2.100	1.286	.226	3.612
PROPOSED	1.925	1.261	.232	3.418

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	3.540
IND. RATES				3.54	MINIMUM PREMIUM	
MAN. RATES	3.83	3.76	3.70	+ 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	
2004	103,963	6,623,210	6.370	1	1	9	9	97	117	
2005	110,721	4,014,875	3.626			5	17	79	101	
2006	116,267	5,177,242	4.452			12	14	95	121	
2007	118,894	2,899,944	2.439	1		1	9	71	82	
2008	118,119	2,815,083	2.383			2	10	84	96	
TOTAL	567,964	21,530,354	3.791	2	1	29	59	426	517	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	411,633	597,825	1,735,966	307,972	373,821	259	857,520	754,902	225,474	889,209	468,629
2005			1,156,216	718,014	308,256			268,326	498,237	648,200	417,626
2006			2,009,368	424,787	483,046			1,172,006	218,307	485,933	383,795
2007	715,921		144,054	350,766	474,630	79,425		47,784	105,731	662,277	319,356
2008			270,302	403,233	510,772			40,638	439,977	917,226	232,935
TOTAL	1,127,554	597,825	5,315,906	2,204,772	2,150,525	79,684	857,520	2,283,656	1,487,726	3,602,845	1,822,341

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	594,398	395,861	2,732,410	462,266	571,947	453	605,470	1,816,295	356,248	1,316,032	536,112
2005	1,446	11,898	1,898,875	973,177	465,701	436	5,231	723,068	672,734	934,937	470,665
2006	689	43,828	3,265,513	585,070	679,822	240	63,213	2,674,209	349,609	637,627	425,629
2007	885,077	18,333	831,770	396,265	578,139	117,699	8,183	353,465	172,215	746,829	340,433
2008	1,620	50,193	1,804,544	492,042	520,669	3,669	60,573	1,270,667	477,488	781,746	249,706
TOTAL	1,483,230	520,113	10,533,112	2,908,820	2,816,278	122,497	742,670	6,837,704	2,028,294	4,417,171	2,022,545

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	20,239,326	12,170,563	2,030,834	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,104,635	-2,473,251	14,463	
TOTAL LOSSES	18,134,691	9,697,312	2,045,297	
EXPECTED LOSSES	17,328,582	10,246,072	1,919,718	
CREDIBILITY	.15	.32	.48	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.193	1.707	.360	5.260
INDICATED (POST-TEST)	2.772	1.482	.312	4.566
PRES. ON RATE LEVEL	2.887	1.707	.320	4.914
DERIVED BY FORMULA	2.870	1.635	.316	4.821
UNDERLYING PRES. RATE	3.051	1.804	.338	5.193
PROPOSED	2.870	1.635	.316	4.821

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE
IND. RATES				4.99	MINIMUM PREMIUM
MAN. RATES	5.21	5.25	5.32	+ 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	
2004	97,751	4,475,352	4.578			10	7	84	101	
2005	112,710	4,375,712	3.882			7	10	75	92	
2006	118,144	4,846,761	4.102			10	8	83	101	
2007	121,818	4,165,593	3.419		1	6	15	67	89	
2008	116,801	3,182,184	2.724			2	10	78	90	
TOTAL	567,224	21,045,602	3.710		1	35	50	387	473	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,802,178	310,864	397,544			517,213	126,585	944,031	376,937
2005			1,310,002	455,423	658,823			554,306	311,630	740,797	344,731
2006			1,767,713	468,792	673,840			921,937	147,455	535,422	331,602
2007	634,649		1,075,819	448,227	631,692			215,502	309,606	464,246	385,852
2008			400,919	385,730	825,104			88,273	246,814	886,506	348,838
TOTAL	634,649		6,356,631	2,069,036	3,187,003			2,297,231	1,142,090	3,571,002	1,787,960

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			2,836,627	466,606	608,246			1,244,415	200,005	1,397,168	431,216
2005	919	13,652	2,110,457	633,838	976,714	274	10,702	1,352,493	436,278	1,063,475	388,512
2006	766	40,098	2,977,257	643,585	931,667	163	51,531	2,179,217	258,296	693,621	367,747
2007	946,162	51,431	2,368,071	560,749	788,488	2,034	18,977	847,531	340,935	547,558	411,318
2008	1,872	65,259	2,356,308	612,661	815,354	3,005	50,772	1,060,525	361,841	739,500	373,954
TOTAL	949,719	170,440	12,648,720	2,917,439	4,120,469	5,476	131,982	6,684,181	1,597,355	4,441,322	1,972,747

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	20,590,518	13,078,421	1,975,880			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,287,997	-2,472,116	11,119			
TOTAL LOSSES	18,302,521	10,606,305	1,986,999			
EXPECTED LOSSES	18,752,426	10,227,049	1,474,783			
CREDIBILITY	.15	.32	.48			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.227	1.870	.350	5.447		
INDICATED (POST-TEST)	2.801	1.623	.304	4.728		
PRES. ON RATE LEVEL	3.129	1.706	.246	5.081		
DERIVED BY FORMULA	3.080	1.679	.274	5.033		
UNDERLYING PRES. RATE	3.306	1.803	.260	5.369		
PROPOSED	3.080	1.679	.274	5.033		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	5.213
IND. RATES				5.21	MINIMUM PREMIUM	
MAN. RATES	5.45	5.45	5.50	+ 5.21	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	203,515	5,896,505	2.897	1		10	18	117	146
2005	275,308	8,269,490	3.003	1		14	22	128	165
2006	296,832	5,605,061	1.888			12	20	114	146
2007	312,352	6,626,729	2.121		1	8	22	126	157
2008	240,424	4,241,991	1.764			5	10	123	138
TOTAL	1,328,431	30,639,776	2.306	2	1	49	92	608	752

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	118,592		1,945,561	416,247	514,873			941,150	798,748	590,308	571,026
2005	312,879		2,376,914	619,204	615,942	360,327		1,946,912	403,299	1,057,034	576,979
2006			1,923,377	517,151	677,670			734,922	381,496	790,927	579,518
2007		415,106	1,370,629	685,560	689,098		25,000	1,363,883	342,742	940,717	793,994
2008			786,280	408,580	726,188			282,538	234,406	1,126,836	677,163
TOTAL	431,471	415,106	8,402,761	2,646,742	3,223,771	360,327	25,000	5,269,405	2,160,691	4,505,822	3,198,680

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	171,247		3,062,312	624,487	787,760			2,264,407	1,254,876	873,654	653,254
2005	422,759	22,312	3,489,874	859,296	919,222	580,174	29,167	3,611,934	583,329	1,519,273	650,255
2006	837	43,559	3,234,225	704,723	940,332	367	45,110	1,890,950	534,259	1,025,281	642,685
2007	1,515	721,965	3,156,336	806,080	878,654	4,505	92,178	2,908,877	517,763	1,102,730	846,398
2008	1,990	77,800	2,749,589	623,791	739,770	4,637	76,850	1,544,031	437,016	938,863	725,919
TOTAL	598,348	865,636	15,692,336	3,618,377	4,265,738	589,683	243,305	12,220,199	3,327,243	5,459,801	3,518,511

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	30,411,818	16,704,591	3,552,684	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,390,428	-3,064,018	19,273	
TOTAL LOSSES	27,021,390	13,640,573	3,571,957	
EXPECTED LOSSES	26,927,296	12,447,399	2,643,578	
CREDIBILITY	.26	.56	.85	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.034	1.027	.269	3.330
INDICATED (POST-TEST)	1.766	.891	.233	2.890
PRES. ON RATE LEVEL	1.918	.887	.188	2.993
DERIVED BY FORMULA	1.878	.889	.226	2.993
UNDERLYING PRES. RATE	2.027	.937	.199	3.163
PROPOSED	1.878	.889	.226	2.993

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	3.100
IND. RATES				3.10	MINIMUM PREMIUM	
MAN. RATES	3.29	3.24	3.24	+ 3.10	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	221,722	3,236,863	1.459			6	57	44	107	
2005	246,986	4,064,414	1.645			6	78	39	123	
2006	390,396	5,294,915	1.356		1	11	83	43	138	
2007	350,644	3,075,155	.877			5	66	30	101	
2008	370,463	1,741,933	.470			1	24	46	71	
TOTAL	1,580,211	17,413,280	1.102			1	29	308	202	
									540	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			914,631	793,252	232,604			192,611	605,215	177,249	321,301
2005			997,494	1,128,991	184,561			240,183	956,289	236,586	320,310
2006	391,079		1,758,227	933,343	128,607	46,610		480,398	1,017,705	208,200	330,746
2007			787,944	968,895	130,871			146,492	562,981	187,025	290,947
2008			124,964	420,109	401,889			21,951	276,669	233,827	262,524
TOTAL	391,079		4,583,260	4,244,590	1,078,532	46,610		1,081,635	3,418,859	1,042,887	1,525,828

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,439,630	1,190,670	355,884			463,424	956,241	262,326	367,568
2005	2,272	10,379	1,713,687	1,515,060	289,282	836	4,614	725,885	1,262,735	359,677	360,989
2006	577,529	41,654	3,103,291	1,149,685	224,985	113,577	38,122	1,565,972	1,220,325	321,514	366,797
2007	1,688	46,470	2,312,672	934,502	234,470	2,988	21,213	874,852	519,136	258,550	310,150
2008	1,546	41,714	1,509,207	448,774	415,963	1,828	28,576	581,816	221,762	216,432	281,426
TOTAL	583,035	140,217	10,078,487	5,238,691	1,520,584	119,229	92,525	4,211,949	4,180,199	1,418,499	1,686,930

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,226,984	12,477,258	1,720,138			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,954,448	-4,652,881	20,877			
TOTAL LOSSES	10,272,536	7,824,377	1,741,015			
EXPECTED LOSSES	50,361,325	19,705,231	2,591,545			
CREDIBILITY	.29	.63	.95			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.650	.495	.110	1.255		
INDICATED (POST-TEST)	.564	.430	.095	1.089		
PRES. ON RATE LEVEL	3.016	1.180	.155	4.351		
DERIVED BY FORMULA	2.305	.708	.098	3.111		
UNDERLYING PRES. RATE	3.187	1.247	.164	4.598		
PROPOSED	2.305	.708	.098	3.111		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	3.297
IND. RATES				3.30	MINIMUM PREMIUM	
MAN. RATES	5.79	5.20	4.71	+ 3.30	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	40,626	2,911,884	7.167			5	12	45	62
2005	46,452	3,278,476	7.057			9	12	26	47
2006	47,818	549,519	1.149				4	17	21
2007	40,603	634,537	1.562			1	4	17	22
2008	35,872	600,851	1.674				8	15	23
TOTAL	211,371	7,975,267	3.773			15	40	120	175

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,038,018	424,349	137,193			477,395	278,815	354,931	201,183
2005			1,591,697	417,538	79,458			415,213	371,582	167,405	235,583
2006				142,375	55,725				163,522	119,500	68,397
2007			166,336	43,871	56,625			29,000	115,131	110,074	113,500
2008				219,783	43,615				128,418	91,353	117,682
TOTAL			2,796,051	1,247,916	372,616			921,608	1,057,468	843,263	736,345

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,603,160	636,947	209,906			1,104,940	440,527	525,297	230,153
2005	839	15,783	2,508,685	572,671	127,818	326	7,923	1,026,060	498,940	248,378	265,502
2006	213	1,104	77,605	170,545	78,954	151	2,245	86,155	196,863	159,053	75,852
2007	116	6,849	317,894	57,542	72,530	618	4,692	193,722	114,393	132,766	120,991
2008	669	13,509	483,941	164,928	60,685	765	11,732	240,962	97,565	86,261	126,155
TOTAL	1,837	37,245	4,991,285	1,602,633	549,893	1,860	26,592	2,651,839	1,348,288	1,151,755	818,653

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,486,120	4,808,968	821,251	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-910,330	-1,085,536	5,692	
TOTAL LOSSES	7,575,790	3,723,432	826,943	
EXPECTED LOSSES	7,279,617	4,360,583	822,233	
CREDIBILITY	.08	.17	.25	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.584	1.762	.391	5.737
INDICATED (POST-TEST)	3.111	1.529	.339	4.979
PRES. ON RATE LEVEL	3.259	1.952	.368	5.579
DERIVED BY FORMULA	3.247	1.880	.361	5.488
UNDERLYING PRES. RATE	3.444	2.063	.389	5.896
PROPOSED	3.247	1.880	.361	5.488

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	5.684
IND. RATES				5.68	MINIMUM PREMIUM	
MAN. RATES	5.84	5.89	6.04	+ 5.68	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	56,665	3,282,544	5.792			5	16	99	120
2005	52,697	2,948,028	5.594			3	7	76	86
2006	48,484	2,985,442	6.157			4	7	71	82
2007	53,425	2,312,934	4.329			2	8	78	88
2008	60,133	2,222,280	3.695				9	69	78
TOTAL	271,404	13,751,228	5.067			14	47	393	454

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			910,797	499,067	420,535			240,147	502,871	486,383	222,744
2005			566,886	405,228	358,508			54,679	521,468	904,338	136,921
2006			760,481	381,928	308,360			274,797	449,520	578,499	231,857
2007			301,823	464,299	350,680			139,308	245,498	603,610	207,716
2008				408,885	421,358				582,048	562,268	247,721
TOTAL			2,539,987	2,159,407	1,859,441			708,931	2,301,405	3,135,098	1,046,959

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,433,594	749,099	643,421			577,794	794,537	719,843	254,819
2005	817	6,062	949,198	552,713	533,068	460	1,235	241,944	704,594	1,299,168	154,310
2006	594	18,542	1,370,998	489,200	431,690	421	21,232	873,765	572,837	755,498	257,129
2007	863	23,875	1,132,696	487,956	445,259	1,588	15,074	661,261	294,458	695,438	221,425
2008	1,477	37,028	1,357,323	437,750	428,399	3,630	57,112	1,183,142	475,889	509,839	265,557
TOTAL	3,751	85,507	6,243,809	2,716,718	2,481,837	6,099	94,653	3,537,906	2,842,315	3,979,786	1,153,240

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,006,904	12,073,617	1,176,684	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,417,640	-1,867,293	7,310	
TOTAL LOSSES	8,589,264	10,206,324	1,183,994	
EXPECTED LOSSES	11,868,496	7,813,721	958,055	
CREDIBILITY	.09	.20	.29	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.165	3.761	.436	7.362
INDICATED (POST-TEST)	2.747	3.265	.378	6.390
PRES. ON RATE LEVEL	4.138	2.725	.334	7.197
DERIVED BY FORMULA	4.013	2.833	.347	7.193
UNDERLYING PRES. RATE	4.373	2.879	.353	7.605
PROPOSED	4.013	2.833	.347	7.193

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	7.450
IND. RATES				7.45	MINIMUM PREMIUM	
MAN. RATES	7.78	7.63	7.79	+ 7.45	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	32,840	1,558,184	4.744			2	7	26	35
2005	35,198	1,504,822	4.275			3	4	20	27
2006	30,796	545,504	1.771			1	5	9	15
2007	30,754	2,064,914	6.714			2	7	10	19
2008	17,016	256,124	1.505				1	11	12
TOTAL	146,604	5,929,548	4.045			8	24	76	108

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			487,958	239,250	176,481			60,660	267,417	210,704	115,714
2005			459,680	115,093	136,105			319,331	89,247	220,711	164,655
2006			233,672	98,452	34,172			29,709	46,942	55,717	46,840
2007			333,513	256,326	91,466			234,983	899,612	129,498	119,516
2008				9,083	39,370				9,763	114,976	82,932
TOTAL			1,514,823	718,204	477,594			644,683	1,312,981	731,606	529,657

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			768,046	359,114	270,017			145,948	422,520	311,840	132,377
2005	230	4,672	729,057	160,735	202,741	82	6,118	757,692	128,420	317,347	185,566
2006	154	5,412	402,699	124,013	51,641	42	2,260	93,103	59,591	72,999	51,946
2007	437	16,253	781,083	232,755	128,722	3,280	25,129	1,071,937	545,009	198,982	127,404
2008	49	1,865	70,462	21,269	37,346	190	3,768	84,658	31,977	93,190	88,903
TOTAL	870	28,202	2,751,347	897,886	690,467	3,594	37,275	2,153,338	1,187,517	994,358	586,196

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,985,993	3,784,246	595,255	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-325,957	-652,865	2,802	
TOTAL LOSSES	4,660,036	3,131,381	598,057	
EXPECTED LOSSES	2,461,482	2,523,054	454,473	
CREDIBILITY	.06	.13	.19	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.179	2.136	.408	5.723
INDICATED (POST-TEST)	2.759	1.854	.354	4.967
PRES. ON RATE LEVEL	1.589	1.629	.293	3.511
DERIVED BY FORMULA	1.659	1.658	.305	3.622
UNDERLYING PRES. RATE	1.679	1.721	.310	3.710
PROPOSED	1.659	1.658	.305	3.622

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	3.751
IND. RATES				3.75	MINIMUM PREMIUM	
MAN. RATES	3.79	3.70	3.80	+ 3.75	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	53,856	1,903,439	3.534			4	6	47	57
2005	49,393	1,503,105	3.043			3	4	37	44
2006	47,096	1,241,489	2.636			1	5	50	56
2007	44,367	3,413,410	7.693			6	9	42	57
2008	41,346	968,017	2.341			1	3	16	20
TOTAL	236,058	9,029,460	3.825			15	27	192	234

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			707,247	211,261	180,552			220,101	158,330	246,996	178,952
2005			402,995	184,838	106,290			307,392	154,945	220,974	125,671
2006			129,954	141,859	291,044			120,000	38,535	367,740	152,357
2007			1,122,549	388,028	211,561			711,008	521,044	312,383	146,837
2008			204,693	172,898	143,625			33,000	58,807	231,327	123,667
TOTAL			2,567,438	1,098,884	933,072			1,391,501	931,661	1,379,420	727,484

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,113,207	317,102	276,242			529,562	250,161	365,552	204,721
2005	372	4,113	651,601	252,193	159,759	139	5,887	741,571	214,223	319,199	141,631
2006	220	4,282	308,409	189,697	392,578	43	7,612	318,271	74,478	466,640	168,964
2007	863	43,383	2,055,004	439,987	295,517	3,859	38,384	1,789,725	542,171	405,269	156,528
2008	683	22,311	783,566	189,778	156,580	829	13,896	286,835	92,507	192,810	132,571
TOTAL	2,138	74,089	4,911,787	1,388,757	1,280,676	4,870	65,779	3,665,964	1,173,540	1,749,470	804,415

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,764,721	5,691,046	807,256			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-699,755	-1,087,120	4,511			
TOTAL LOSSES	8,064,966	4,603,926	811,767			
EXPECTED LOSSES	5,632,345	4,385,958	651,521			
CREDIBILITY	.08	.18	.27			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.417	1.950	.344	5.711		
INDICATED (POST-TEST)	2.966	1.693	.299	4.958		
PRES. ON RATE LEVEL	2.258	1.758	.261	4.277		
DERIVED BY FORMULA	2.315	1.746	.271	4.332		
UNDERLYING PRES. RATE	2.386	1.858	.276	4.520		
PROPOSED	2.315	1.746	.271	4.332		
IND. RATES						
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	4.487
IND. RATES				4.49	MINIMUM PREMIUM	
MAN. RATES	4.69	4.53	4.63	+ 4.49	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	30,654	886,894	2.893	1			4	19	24	
2005	43,873	2,808,084	6.400			3	8	53	64	
2006	47,325	1,650,080	3.486			1	10	47	58	
2007	52,058	1,027,699	1.974			3	3	18	24	
2008	40,061	656,589	1.638				3	19	22	
TOTAL	213,971	7,029,346	3.285	1		7	28	156	192	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	403,077			102,531	64,757	120,881			53,518	72,617	69,513
2005			658,141	327,193	419,491			412,960	272,432	535,666	182,201
2006			192,706	324,766	278,779			60,752	262,754	343,676	186,647
2007			353,164	179,337	64,600			44,848	134,903	108,948	141,899
2008				110,137	99,906				181,004	126,935	138,607
TOTAL	403,077		1,204,011	1,043,964	927,533	120,881		518,560	904,611	1,187,842	718,867

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	582,043			153,898	99,078	211,300			84,559	107,475	79,523
2005	660	6,527	1,006,149	450,834	621,590	242	7,212	924,236	376,601	769,988	205,341
2006	493	6,745	488,989	404,726	383,568	241	7,177	287,545	329,279	447,315	206,992
2007	362	15,600	747,623	190,948	95,079	738	5,820	245,023	132,803	133,553	151,264
2008	389	9,498	347,359	112,681	102,802	1,065	16,492	338,510	137,100	120,132	148,587
TOTAL	583,947	38,370	2,590,120	1,313,087	1,302,117	213,586	36,701	1,795,314	1,060,342	1,578,463	791,707

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,277,995	5,421,625	793,376			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-942,467	-1,131,184	4,145			
TOTAL LOSSES	4,335,528	4,290,441	797,521			
EXPECTED LOSSES	7,501,823	4,619,634	558,464			
CREDIBILITY	.08	.17	.25			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.026	2.005	.373	4.404		
INDICATED (POST-TEST)	1.759	1.740	.324	3.823		
PRES. ON RATE LEVEL	3.318	2.043	.247	5.608		
DERIVED BY FORMULA	3.193	1.991	.266	5.450		
UNDERLYING PRES. RATE	3.506	2.159	.261	5.926		
PROPOSED	3.193	1.991	.266	5.450		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	5.645
IND. RATES				5.65	MINIMUM PREMIUM	
MAN. RATES	6.03	5.99	6.07	+ 5.65	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	40,157	1,199,016	2.985			4	3	33	40	
2005	38,771	528,773	1.363				1	26	27	
2006	47,534	689,527	1.450			1	2	27	30	
2007	57,485	821,688	1.429			1	2	26	29	
2008	47,742	710,399	1.487		1		1	28	30	
TOTAL	231,689	3,949,403	1.705		1	6	9	140	156	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			442,544	133,641	139,278			118,408	47,884	136,456	180,805
2005				75,132	177,953				12,830	162,856	100,002
2006			116,246	33,684	107,057			43,935	72,901	226,267	89,437
2007			140,351	124,159	109,003			100,000	56,479	195,478	96,218
2008	123,893			14,872	157,188	3,000			80,624	223,074	107,748
TOTAL	123,893		699,141	381,488	690,479	3,000		262,343	270,718	944,131	574,210

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			696,564	200,595	213,093			284,890	75,656	201,956	206,841
2005	151	205	20,199	104,047	261,899	11	30	6,839	20,496	232,047	112,702
2006	53	2,807	206,909	49,978	144,569	70	3,712	151,701	101,058	289,313	99,186
2007	245	8,440	396,495	136,212	138,135	540	6,483	307,290	81,128	224,617	102,568
2008	169,120	6,311	239,937	70,510	147,149	5,456	11,776	253,053	98,932	187,054	115,506
TOTAL	169,569	17,763	1,560,104	561,342	904,845	6,077	22,001	1,003,773	377,270	1,134,987	636,803

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,779,287	2,979,178	639,697	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-538,109	-628,201	4,638	
TOTAL LOSSES	2,241,178	2,350,977	644,335	
EXPECTED LOSSES	4,365,021	2,606,502	604,709	
CREDIBILITY	.08	.18	.26	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.967	1.015	.278	2.260
INDICATED (POST-TEST)	.839	.881	.241	1.961
PRES. ON RATE LEVEL	1.783	1.064	.247	3.094
DERIVED BY FORMULA	1.707	1.031	.245	2.983
UNDERLYING PRES. RATE	1.884	1.125	.261	3.270
PROPOSED	1.707	1.031	.245	2.983

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	3.089
IND. RATES				3.09	MINIMUM PREMIUM	
MAN. RATES	3.45	3.38	3.35	+ 3.09	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	13,592	559,925	4.119			2			18	20
2005	11,745	502,542	4.278					3	30	33
2006	10,444	289,531	2.772					1	8	9
2007	7,426	195,604	2.634					2	5	7
2008	8,701	134,893	1.550						6	6
TOTAL	51,908	1,682,495	3.241			2		6	67	75

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			255,743		53,340			103,172		88,262	59,408
2005				100,216	111,591				58,846	191,818	40,071
2006				92,133	67,656				5,590	76,119	48,033
2007				61,255	25,822				51,016	38,380	19,131
2008					37,947					89,457	7,489
TOTAL			255,743	253,604	296,356			103,172	115,452	484,036	174,132

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			402,540		81,611			248,232		130,628	67,963
2005	201	150	20,935	135,844	164,947	52	43	15,620	81,417	274,324	45,160
2006	139	793	55,135	112,537	92,996	5	245	9,149	11,188	96,152	53,269
2007	101	1,629	82,139	58,975	34,072	240	1,511	56,578	48,192	46,954	20,394
2008	27	1,328	50,971	14,600	35,193	115	2,374	54,946	20,339	71,739	8,028
TOTAL	468	3,900	611,720	321,956	408,819	412	4,173	384,525	161,136	619,797	194,814

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,018,865	1,624,959	194,814	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-156,741	-235,021	868	
TOTAL LOSSES	862,124	1,389,938	195,682	
EXPECTED LOSSES	1,274,862	940,054	131,328	
CREDIBILITY	.03	.06	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.661	2.678	.377	4.716
INDICATED (POST-TEST)	1.442	2.325	.327	4.094
PRES. ON RATE LEVEL	2.324	1.714	.239	4.277
DERIVED BY FORMULA	2.298	1.751	.248	4.297
UNDERLYING PRES. RATE	2.456	1.811	.253	4.520
PROPOSED	2.287	1.743	.247	4.277

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE
IND. RATES				4.43	MINIMUM PREMIUM
MAN. RATES	4.52	4.52	4.63	+ 4.43	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	261,305	2,726,500	1.043			5	6	63	74	
2005	273,605	3,278,334	1.198			7	9	62	78	
2006	271,758	2,760,198	1.015	1		4	8	65	78	
2007	276,891	2,571,625	.928			4	13	55	72	
2008	261,174	2,235,764	.856			1	7	47	55	
TOTAL	1,344,733	13,572,421	1.009	1		21	43	292	357	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			854,732	82,285	283,221			835,963	85,726	272,637	311,936
2005			1,228,571	203,129	361,622			486,547	288,377	411,042	299,046
2006	116,473		854,655	176,805	404,769	80,178		162,585	186,583	520,491	257,659
2007			503,395	323,045	440,108			186,421	372,648	487,538	258,470
2008			184,487	323,482	516,846			146,819	140,494	646,943	276,693
TOTAL	116,473		3,625,840	1,108,746	2,006,566	80,178		1,818,335	1,073,828	2,338,651	1,403,804

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,274,523	123,510	433,329			1,780,370	135,448	403,499	356,855
2005	405	12,436	1,932,142	290,666	537,319	255	9,327	1,182,962	396,962	593,431	337,025
2006	171,871	19,276	1,427,562	258,222	553,412	193,929	12,024	495,485	257,962	667,292	285,744
2007	716	28,449	1,305,168	386,392	544,403	2,237	19,560	851,067	394,771	578,031	275,529
2008	1,393	42,777	1,551,057	433,111	515,824	2,595	42,876	866,996	252,232	538,988	296,615
TOTAL	174,385	102,938	7,490,452	1,491,901	2,584,287	199,016	83,787	5,176,880	1,437,375	2,781,241	1,551,768

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,615,394	8,342,532	1,564,066	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,435,252	-1,480,031	9,432	
TOTAL LOSSES	12,180,142	6,862,501	1,573,498	
EXPECTED LOSSES	11,672,281	6,064,747	1,290,944	
CREDIBILITY	.26	.57	.85	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.906	.510	.117	1.533
INDICATED (POST-TEST)	.786	.443	.102	1.331
PRES. ON RATE LEVEL	.821	.427	.091	1.339
DERIVED BY FORMULA	.812	.436	.100	1.348
UNDERLYING PRES. RATE	.868	.451	.096	1.415
PROPOSED	.807	.433	.099	1.339

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	1.386
IND. RATES				1.39	MINIMUM PREMIUM	
MAN. RATES	1.40	1.44	1.45	+ 1.39	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	585,598	14,907,882	2,545			27	46	283	356	
2005	621,942	17,185,704	2,763	1	2	27	33	314	377	
2006	612,115	13,803,561	2,255			19	41	295	355	
2007	619,847	13,100,144	2,113	1		12	41	298	352	
2008	541,157	8,257,692	1,525			4	26	200	230	
TOTAL	2,980,659	67,254,983	2,256	2	2	89	187	1390	1670	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			4,686,654	1,504,439	2,027,188			2,361,355	791,437	2,117,401	1,419,408
2005	2,871	1,746,323	4,503,277	1,315,342	1,903,710		889,244	1,589,384	791,850	2,631,433	1,812,270
2006			2,998,542	1,777,404	2,181,310			1,028,658	1,121,797	3,199,777	1,496,073
2007	72,949		2,050,743	1,722,239	2,132,229			1,325,053	1,593,656	2,637,974	1,565,301
2008			477,226	1,104,762	1,845,411			269,258	945,483	2,490,229	1,125,323
TOTAL	75,820	1,746,323	14,716,442	7,424,186	10,089,848		889,244	6,573,708	5,244,223	13,076,814	7,418,375

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			6,990,608	2,258,165	3,101,596			5,125,636	1,250,471	3,133,752	1,623,803
2005	7,556	1,204,274	7,253,219	1,843,962	2,824,851	700	597,177	3,908,241	1,136,493	3,768,922	2,042,428
2006	2,802	77,278	5,687,260	2,313,272	2,992,145	1,099	75,098	3,099,619	1,558,397	4,101,258	1,659,145
2007	112,295	125,633	5,783,767	1,984,951	2,636,674	10,580	100,136	4,478,597	1,786,524	3,095,432	1,668,611
2008	4,708	143,074	5,213,899	1,496,603	1,830,634	9,876	163,278	3,380,816	1,170,309	2,103,664	1,206,346
TOTAL	127,361	1,550,259	30,928,753	9,896,953	13,385,900	22,255	935,689	19,992,909	6,902,194	16,203,028	8,200,333

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	54,142,153	46,660,411	8,230,323			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,880,223	-8,086,218	47,615			
TOTAL LOSSES	48,261,930	38,574,193	8,277,938			
EXPECTED LOSSES	47,213,638	32,817,055	6,676,677			
CREDIBILITY	.44	.97	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.619	1.294	.278	3.191		
INDICATED (POST-TEST)	1.405	1.123	.241	2.769		
PRES. ON RATE LEVEL	1.499	1.042	.212	2.753		
DERIVED BY FORMULA	1.458	1.121	.241	2.820		
UNDERLYING PRES. RATE	1.584	1.101	.224	2.909		
PROPOSED	1.431	1.101	.237	2.769		
IND. RATES						
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	2.868
IND. RATES				2.87	MINIMUM PREMIUM	
MAN. RATES	2.71	2.82	2.98	+ 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
2004	178,473	2,697,166	1.511			9	10	63	82
2005	185,353	4,294,992	2.317		1	6	13	62	82
2006	196,793	1,913,530	.972			4	8	60	72
2007	202,268	1,592,254	.787			2	5	51	58
2008	203,559	1,548,621	.760			1	9	47	57
TOTAL	966,446	12,046,563	1.246		1	22	45	283	351

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,072,236	414,160	246,918			241,500	133,474	345,546	243,332
2005		421,461	1,394,763	214,785	649,399		300,000	313,869	225,637	534,270	240,808
2006			583,188	176,540	262,839			136,355	93,527	326,116	334,965
2007			388,580	136,787	297,206			27,359	105,563	384,979	251,780
2008			136,117	255,984	258,984			35,000	232,286	408,533	221,717
TOTAL		421,461	3,574,884	1,198,256	1,715,346		300,000	754,083	790,487	1,999,444	1,292,602

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,687,701	621,655	377,786			581,050	210,888	511,409	278,372
2005	433	479,344	2,182,018	316,774	959,891	200	362,013	761,487	318,284	766,618	271,391
2006	285	13,494	999,119	240,722	361,890	91	9,049	376,843	136,578	417,303	371,476
2007	379	19,001	858,815	190,648	363,355	636	5,859	245,743	137,886	437,790	268,397
2008	979	28,227	1,013,534	284,153	268,715	1,928	31,396	649,017	236,831	352,576	237,681
TOTAL	2,076	540,066	6,741,187	1,653,952	2,331,637	2,855	408,317	2,614,140	1,040,467	2,485,696	1,427,317

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,748,852	7,528,058	1,428,445			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,261,774	-1,531,739	8,706			
TOTAL LOSSES	9,487,078	5,996,319	1,437,151			
EXPECTED LOSSES	10,418,288	6,359,214	1,150,071			
CREDIBILITY	.21	.46	.68			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.982	.620	.149	1.751		
INDICATED (POST-TEST)	.852	.538	.129	1.519		
PRES. ON RATE LEVEL	1.019	.623	.113	1.755		
DERIVED BY FORMULA	.984	.584	.124	1.692		
UNDERLYING PRES. RATE	1.078	.658	.119	1.855		
PROPOSED	.984	.584	.124	1.692		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	1.752
IND. RATES				1.75	MINIMUM PREMIUM	
MAN. RATES	1.85	1.90	1.90	+ 1.75	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	51,603	1,954,526	3.787			3	9	53	65	
2005	55,623	2,035,569	3.659			3	5	68	76	
2006	54,128	2,686,521	4.963			4	7	58	69	
2007	75,818	6,319,658	8.335		1	3	8	67	79	
2008	60,827	1,965,156	3.230	1			5	38	44	
TOTAL	297,999	14,961,430	5.021	1	1	13	34	284	333	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			473,078	321,253	192,312			131,667	278,364	380,725	177,127
2005			471,079	188,790	415,960			133,035	144,186	485,515	197,004
2006			668,457	384,516	347,037			114,269	452,764	520,180	199,298
2007		366,635	477,019	368,102	532,873		3,415,341	158,845	237,561	529,434	233,848
2008	720,546		274,346	265,701					97,920	472,503	134,140
TOTAL	720,546	366,635	2,089,633	1,537,007	1,753,883		3,415,341	537,816	1,210,795	2,388,357	941,417

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			744,624	482,201	294,238			316,791	439,816	563,472	202,633
2005	379	5,097	771,369	265,384	614,057	128	2,628	345,341	202,579	694,745	222,024
2006	600	16,804	1,240,542	492,383	481,976	423	12,697	510,757	563,507	680,203	221,021
2007	822	120,801	1,380,672	440,995	654,891	1,578	731,962	822,667	307,533	613,874	249,282
2008	983,720	24,254	887,874	287,164	271,682	1,106	19,670	431,151	165,969	388,836	143,798
TOTAL	985,521	166,956	5,025,081	1,968,127	2,316,844	3,235	766,957	2,426,707	1,679,404	2,941,130	1,038,758

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,384,364	8,929,775	1,039,179			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-896,179	-1,500,390	7,015			
TOTAL LOSSES	8,488,185	7,429,385	1,046,194			
EXPECTED LOSSES	7,208,595	6,216,259	917,836			
CREDIBILITY	.09	.21	.31			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.848	2.493	.351	5.692		
INDICATED (POST-TEST)	2.472	2.164	.305	4.941		
PRES. ON RATE LEVEL	2.289	1.974	.292	4.555		
DERIVED BY FORMULA	2.305	2.014	.296	4.615		
UNDERLYING PRES. RATE	2.419	2.086	.308	4.813		
PROPOSED	2.305	2.014	.296	4.615		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	4.780
IND. RATES				4.78	MINIMUM PREMIUM	
MAN. RATES	4.60	4.72	4.93	+ 4.78	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	67,815	858,266	1.265				5	25	30
2005	72,378	1,364,989	1.885			2	4	20	26
2006	73,690	933,377	1.266			2	2	20	24
2007	81,663	846,793	1.036				5	17	22
2008	86,789	905,521	1.043			1	1	20	22
TOTAL	382,335	4,908,946	1.284			5	17	102	124

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				183,066	179,148				115,124	238,655	142,273
2005			508,501	187,378	103,899			152,106	122,755	132,178	158,172
2006			283,198	148,365	96,298			130,973	25,251	130,732	118,560
2007				192,457	112,882				199,228	181,186	161,040
2008			110,000	15,000	224,054			45,000	85	359,397	151,985
TOTAL			901,699	726,266	716,281			328,079	462,443	1,042,148	732,030

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				274,782	274,096				181,896	353,208	162,760
2005	377	5,142	813,611	256,564	156,665	109	2,918	375,576	166,882	191,507	178,260
2006	230	6,895	510,638	188,086	136,399	27	7,489	316,284	45,071	167,610	131,483
2007	332	5,568	272,886	190,170	143,953	946	6,081	228,277	191,838	218,194	171,669
2008	244	12,867	467,574	105,968	213,181	777	14,321	302,811	88,232	290,053	162,928
TOTAL	1,183	30,472	2,064,709	1,015,570	924,294	1,859	30,809	1,222,948	673,919	1,220,572	807,100

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,351,980	3,834,355	807,856	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-702,109	-881,655	5,352	
TOTAL LOSSES	2,649,871	2,952,700	813,208	
EXPECTED LOSSES	5,872,665	3,708,650	684,380	
CREDIBILITY	.11	.25	.37	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.693	.772	.213	1.678
INDICATED (POST-TEST)	.602	.670	.185	1.457
PRES. ON RATE LEVEL	1.454	.918	.169	2.541
DERIVED BY FORMULA	1.360	.856	.175	2.391
UNDERLYING PRES. RATE	1.536	.970	.179	2.685
PROPOSED	1.360	.856	.175	2.391

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	TOTAL
IND. RATES				2.48	MINIMUM PREMIUM	
MAN. RATES	3.00	2.82	2.75	+ 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
2004	326,391	9,752,720	2,988			17	25	260	302
2005	368,583	11,449,546	3,106			25	42	223	290
2006	362,793	11,520,685	3,175			21	33	168	222
2007	328,236	6,849,597	2,086			7	45	112	164
2008	228,987	3,642,374	1,590			3	9	116	128
TOTAL	1,614,990	43,214,922	2,676			73	154	879	1106

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			3,063,794	502,361	1,274,714			1,825,098	466,400	1,726,169	894,184
2005			3,583,812	1,501,871	1,157,328			1,188,789	1,615,761	1,418,459	983,526
2006			3,642,508	1,285,696	1,184,288			2,238,751	853,759	1,173,105	1,142,578
2007			978,130	1,563,164	822,156			434,574	1,123,209	1,098,280	830,084
2008			437,761	274,864	905,891			167,096	245,275	1,139,621	471,866
TOTAL			11,706,005	5,127,956	5,344,377			5,854,308	4,304,404	6,555,634	4,322,238

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			4,676,139	754,047	1,950,316			3,518,775	736,911	2,554,731	1,022,946
2005	3,007	36,768	5,781,811	2,051,596	1,729,680	1,093	22,873	2,995,266	1,683,975	2,051,731	1,108,434
2006	2,040	82,645	6,137,552	1,684,181	1,659,315	846	112,546	4,730,132	1,173,173	1,545,849	1,267,119
2007	2,821	74,323	3,591,069	1,585,382	1,081,634	6,400	51,924	2,212,464	1,134,102	1,326,116	884,870
2008	1,608	63,434	2,296,306	572,216	881,391	3,892	65,743	1,357,312	429,796	945,524	505,840
TOTAL	9,476	257,170	22,482,877	6,647,422	7,302,336	12,231	253,086	14,813,949	5,157,957	8,423,951	4,789,209

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	37,902,296	27,734,187	4,791,853			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,423,963	-5,210,155	26,016			
TOTAL LOSSES	33,478,333	22,524,032	4,817,869			
EXPECTED LOSSES	34,318,538	20,510,373	3,972,876			
CREDIBILITY	.29	.64	.96			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.073	1.395	.298	3.766		
INDICATED (POST-TEST)	1.799	1.211	.259	3.269		
PRES. ON RATE LEVEL	2.011	1.202	.232	3.445		
DERIVED BY FORMULA	1.950	1.208	.258	3.416		
UNDERLYING PRES. RATE	2.125	1.270	.246	3.641		
PROPOSED	1.950	1.208	.258	3.416		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	3.538
IND. RATES				3.54	MINIMUM PREMIUM	
MAN. RATES	3.69	3.69	3.73	+ 3.54	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	639,429	17,258,776	2.699		1	37	42	341	421
2005	592,303	18,360,450	3.099	2		28	54	294	378
2006	635,019	13,463,833	2.120			26	46	282	354
2007	682,796	12,979,245	1.900	1		16	55	270	342
2008	644,799	12,127,131	1.880			10	46	257	313
TOTAL	3,194,346	74,189,435	2.323	3	1	117	243	1444	1808

REPORTED LOSSES

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		93,058	5,857,306	1,546,356	2,252,190		23,946	2,358,808	741,290	2,619,329	1,766,493
2005	536,746		4,707,191	1,951,538	2,311,448			2,054,340	2,041,101	2,871,763	1,886,323
2006			3,612,407	1,317,790	1,829,770			1,674,373	1,115,755	2,282,181	1,631,557
2007	588,038		2,526,440	1,500,691	1,778,471			967,290	1,480,115	2,509,119	1,629,081
2008			1,606,310	2,052,458	2,052,205			607,579	1,467,924	2,716,705	1,623,950
TOTAL	1,124,784	93,058	18,309,654	8,368,833	10,224,084		23,946	7,662,390	6,846,185	12,999,097	8,537,404

TRANSLATED LOSSES

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		220,361	8,973,751	2,321,082	3,445,853		60,464	5,261,539	1,171,240	3,876,603	2,020,868
2005	921,887	47,130	7,319,550	2,681,882	3,431,058	1,575	34,639	4,518,341	2,449,848	4,134,830	2,125,886
2006	2,113	85,519	6,328,737	1,767,609	2,517,041	1,092	106,876	4,463,919	1,532,689	2,953,532	1,809,397
2007	878,990	134,284	6,211,537	1,764,506	2,224,257	9,647	89,834	3,988,174	1,657,134	2,938,492	1,736,600
2008	8,042	245,312	8,737,958	2,314,092	2,150,801	15,224	242,836	4,888,104	1,582,932	2,351,945	1,740,874
TOTAL	1,811,032	732,606	37,571,533	10,849,171	13,769,010	27,538	534,649	23,120,077	8,393,843	16,255,402	9,433,625

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	64,724,316	49,538,187	9,469,175			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,474,595	-8,996,828	57,756			
TOTAL LOSSES	57,249,721	40,541,359	9,526,931			
EXPECTED LOSSES	61,139,782	37,118,301	7,762,260			
CREDIBILITY	.46	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.792	1.269	.298	3.359		
INDICATED (POST-TEST)	1.555	1.101	.259	2.915		
PRES. ON RATE LEVEL	1.811	1.100	.230	3.141		
DERIVED BY FORMULA	1.693	1.101	.259	3.053		
UNDERLYING PRES. RATE	1.914	1.162	.243	3.319		
PROPOSED	1.693	1.101	.259	3.053		
IND. RATES						
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	3.162
IND. RATES				3.16	MINIMUM PREMIUM	
MAN. RATES	3.70	3.64	3.40	+ 3.16	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	271,830	7,095,151	2.610			15	19	176	210
2005	231,659	8,285,944	3.576			19	23	140	182
2006	195,967	4,618,430	2.356			6	23	116	145
2007	192,778	3,527,202	1.829			4	19	87	110
2008	187,157	2,919,249	1.559			1	6	81	88
TOTAL	1,079,391	26,445,976	2.450			45	90	600	735

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			2,317,717	635,266	895,624			855,360	435,293	1,161,958	793,933
2005			3,057,207	1,008,982	628,477			1,972,548	306,190	794,219	518,321
2006			824,761	827,929	839,140			400,303	389,998	812,845	523,454
2007			610,879	728,066	396,872			359,317	576,006	446,834	409,228
2008			126,468	201,618	984,052			31,488	68,796	1,053,902	452,925
TOTAL			6,937,032	3,401,861	3,744,165			3,619,016	1,776,283	4,269,758	2,697,861

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			3,648,087	953,537	1,370,309			2,057,995	687,763	1,719,697	908,259
2005	2,028	29,828	4,708,804	1,385,227	945,535	269	31,772	3,909,970	453,029	1,143,566	584,148
2006	1,289	24,120	1,765,677	1,049,707	1,152,206	377	27,679	1,147,406	525,749	1,049,089	580,510
2007	1,361	39,589	1,904,371	749,362	523,540	3,575	31,398	1,392,307	581,786	553,875	436,237
2008	1,353	50,268	1,870,270	525,599	935,817	1,916	36,326	803,690	285,272	853,407	485,536
TOTAL	6,031	143,805	13,897,209	4,663,432	4,927,407	6,137	127,175	9,311,368	2,533,599	5,319,634	2,994,690

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	23,832,102	17,472,259	3,002,708			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,058,069	-3,328,988	16,560			
TOTAL LOSSES	20,774,033	14,143,271	3,019,268			
EXPECTED LOSSES	24,631,703	13,406,037	2,428,631			
CREDIBILITY	.22	.49	.74			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.925	1.310	.280	3.515		
INDICATED (POST-TEST)	1.671	1.137	.243	3.051		
PRES. ON RATE LEVEL	2.160	1.175	.213	3.548		
DERIVED BY FORMULA	2.052	1.156	.235	3.443		
UNDERLYING PRES. RATE	2.282	1.242	.225	3.749		
PROPOSED	2.052	1.156	.235	3.443		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	3.566
IND. RATES				3.57	MINIMUM PREMIUM	
MAN. RATES	3.73	3.82	3.84	+ 3.57	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	126,441	3,909,828	3.092			11	7	105	123
2005	126,765	3,191,902	2.517	1		7	6	88	102
2006	137,462	3,715,591	2.702			7	13	95	115
2007	122,801	2,321,603	1.890			2	14	56	72
2008	112,260	1,620,360	1.443				7	44	51
TOTAL	625,729	14,759,284	2.359	1		27	47	388	463

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,644,398	159,759	528,093			291,709	144,471	766,126	375,272
2005	70,594		1,111,183	228,973	437,964	2,607		375,417	132,528	517,373	315,263
2006			1,216,119	465,616	466,231			347,282	394,977	511,355	314,011
2007			280,481	473,020	404,961			155,000	361,540	422,279	224,322
2008				215,008	461,915				234,274	464,706	244,457
TOTAL	70,594		4,252,181	1,542,376	2,299,164	2,607		1,169,408	1,267,790	2,681,839	1,473,325

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			2,588,282	239,799	807,989			701,852	228,265	1,133,864	429,311
2005	121,236	11,384	1,759,882	325,638	649,170	5,447	7,228	902,856	192,978	740,722	355,301
2006	736	28,558	2,117,943	610,504	649,556	369	24,221	1,005,029	509,750	669,018	348,238
2007	900	24,164	1,137,037	502,962	508,435	2,102	17,684	759,792	374,527	503,722	239,127
2008	962	27,873	1,036,613	322,666	448,195	1,754	29,347	622,618	245,752	396,377	262,058
TOTAL	123,834	91,979	8,639,757	2,001,569	3,063,345	9,672	78,480	3,992,147	1,551,272	3,443,703	1,634,035

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,789,039	10,197,320	1,639,732			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,599,333	-2,096,933	10,255			
TOTAL LOSSES	12,189,706	8,100,387	1,649,987			
EXPECTED LOSSES	12,902,531	8,491,142	1,451,691			
CREDIBILITY	.16	.34	.51			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.948	1.295	.264	3.507		
INDICATED (POST-TEST)	1.691	1.124	.229	3.044		
PRES. ON RATE LEVEL	1.951	1.284	.220	3.455		
DERIVED BY FORMULA	1.909	1.230	.225	3.364		
UNDERLYING PRES. RATE	2.062	1.357	.232	3.651		
PROPOSED	1.909	1.230	.225	3.364		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	3.484
IND. RATES				3.48	MINIMUM PREMIUM	
MAN. RATES	3.52	3.65	3.74	+ 3.48	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	24,414	1,107,693	4.537			2	8	21	31
2005	20,737	77,647	.374				1	4	5
2006	20,688	17,552	.084					1	1
2007	21,030	79,138	.376					1	1
2008	20,454	39,802	.194					1	1
TOTAL	107,323	1,321,832	1.232			2	9	28	39

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			297,394	64,272	130,425			120,055	76,109	189,550	229,888
2005				21,875	7,655				18,988	15,601	13,528
2006					3,426					3,375	10,751
2007					15,000					40,000	24,138
2008					11,530					12,006	16,266
TOTAL			297,394	86,147	168,036			120,055	95,097	260,532	294,571

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			468,098	96,472	199,552			288,852	120,254	280,534	262,992
2005	44	16	3,771	29,259	11,514	18	2	3,730	25,221	22,639	15,246
2006		10	532	236	4,544		8	291	210	4,251	11,923
2007	5	206	6,999	2,315	17,432	10	217	9,367	4,636	44,505	25,731
2008	9	404	15,487	4,435	10,693	15	321	7,375	2,729	9,628	17,437
TOTAL	58	636	494,887	132,717	243,735	43	548	309,615	153,050	361,557	333,329

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	805,787	891,059	333,329	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-165,700	-222,235	1,617	
TOTAL LOSSES	640,087	668,824	334,946	
EXPECTED LOSSES	1,350,122	907,952	225,378	
CREDIBILITY	.05	.11	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.596	.623	.312	1.531
INDICATED (POST-TEST)	.517	.541	.271	1.329
PRES. ON RATE LEVEL	1.190	.801	.199	2.190
DERIVED BY FORMULA	1.156	.772	.211	2.139
UNDERLYING PRES. RATE	1.258	.846	.210	2.314
PROPOSED	1.156	.772	.211	2.139

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	TOTAL
IND. RATES				2.22	MINIMUM PREMIUM	
MAN. RATES	2.32	2.35	2.37	+ 2.22	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	112,917	1,669,112	1.478			4	3	26	33
2005	119,811	1,031,741	.861			2	6	18	26
2006	107,145	606,482	.566			2	2	14	18
2007	116,830	859,555	.735			2	1	16	19
2008	87,098	612,835	.703				2	15	17
TOTAL	543,801	4,779,725	.879			10	14	89	113

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			680,228	31,304	150,758			285,258	3,161	410,791	107,612
2005			291,979	244,853	45,190			87,949	165,688	92,965	103,117
2006			209,940	16,446	123,929			45,080	19,963	109,129	81,995
2007			305,956	95,528	43,639			197,018	29,088	107,417	80,909
2008				95,412	131,411				9,537	284,914	91,561
TOTAL			1,488,103	483,543	494,927			615,305	227,437	1,005,216	465,194

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,070,679	46,987	230,657			686,331	4,994	607,971	123,108
2005	495	2,994	487,859	329,457	70,585	145	1,688	234,023	220,909	136,453	116,213
2006	37	4,614	341,413	33,523	167,471	19	2,856	119,619	32,540	139,049	90,932
2007	216	12,090	573,472	109,809	64,062	635	9,137	463,727	57,182	126,709	86,249
2008	368	9,805	361,182	114,874	130,658	411	8,285	188,733	70,477	229,449	98,153
TOTAL	1,116	29,503	2,834,605	634,650	663,433	1,210	21,966	1,692,433	386,102	1,239,631	514,655

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,580,833	2,923,816	519,816	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-573,613	-503,698	3,045	
TOTAL LOSSES	4,007,220	2,420,118	522,861	
EXPECTED LOSSES	4,497,234	2,012,065	445,917	
CREDIBILITY	.14	.31	.47	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.737	.445	.096	1.278
INDICATED (POST-TEST)	.640	.386	.083	1.109
PRES. ON RATE LEVEL	.783	.349	.078	1.210
DERIVED BY FORMULA	.763	.360	.080	1.203
UNDERLYING PRES. RATE	.827	.370	.082	1.279
PROPOSED	.763	.360	.080	1.203

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE
IND. RATES				1.25	MINIMUM PREMIUM
MAN. RATES	1.27	1.28	1.31	+ 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	
2004	1,281,413	25,330,805	1.976	1		37	88	581	707	
2005	1,311,613	29,654,589	2.260		3	55	85	585	728	
2006	1,285,479	30,788,689	2.395	2		52	105	543	702	
2007	1,335,078	31,689,609	2.373	2		33	111	453	599	
2008	1,319,782	18,915,040	1.433	1		12	66	432	511	
TOTAL	6,533,365	136,378,732	2.087	6	3	189	455	2594	3247	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	712,176		5,775,941	2,657,560	3,704,777			3,286,321	2,182,266	4,238,733	2,773,031
2005		951,360	9,428,386	2,399,108	3,313,950		1,665,515	3,703,910	1,690,236	3,678,420	2,823,704
2006	649,771		9,014,775	3,369,221	3,325,392	4,117		4,878,071	2,272,761	3,940,716	3,333,865
2007	180,199		5,918,950	3,029,883	2,845,804	19,698		9,697,459	2,854,712	4,308,045	2,834,859
2008	85,986		1,799,421	2,451,638	3,920,789	400		1,109,815	1,760,129	5,132,114	2,654,748
TOTAL	1,628,132	951,360	31,937,473	13,907,410	17,110,712	24,215	1,665,515	22,675,576	10,760,104	21,298,028	14,420,207

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	956,123		8,647,114	3,988,998	5,668,316			6,299,345	3,447,980	6,273,329	3,172,347
2005	4,820	970,590	14,776,094	3,363,334	4,924,063	1,487	960,571	7,961,353	2,375,261	5,285,904	3,182,314
2006	962,496	201,126	14,907,191	4,406,737	4,632,803	12,162	208,657	8,717,535	3,069,867	5,122,848	3,697,256
2007	274,855	272,021	12,714,765	3,454,436	3,632,597	54,641	195,922	8,959,503	3,103,115	5,083,772	3,021,960
2008	127,889	337,531	12,190,149	3,314,035	3,925,460	22,987	366,248	7,445,048	2,358,379	4,333,056	2,845,890
TOTAL	2,326,183	1,781,268	63,235,313	18,527,540	22,783,239	91,277	1,731,398	39,382,784	14,354,602	26,098,909	15,919,767

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	108,828,502	82,560,459	16,028,335	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-11,422,484	-14,026,320	97,264	
TOTAL LOSSES	97,406,018	68,534,139	16,125,599	
EXPECTED LOSSES	93,623,120	57,820,280	13,132,064	
CREDIBILITY	.74	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.491	1.049	.247	2.787
INDICATED (POST-TEST)	1.294	.911	.214	2.419
PRES. ON RATE LEVEL	1.356	.838	.190	2.384
DERIVED BY FORMULA	1.310	.911	.214	2.435
UNDERLYING PRES. RATE	1.433	.885	.201	2.519
PROPOSED	1.301	.905	.213	2.419

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	2.505
IND. RATES				2.51	MINIMUM PREMIUM	
MAN. RATES	2.70	2.69	2.58	+ 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
2004	329,562	5,924,646	1.797			5	22	151	178
2005	354,145	7,769,256	2.193			16	20	174	210
2006	395,346	8,161,634	2.064			12	43	181	236
2007	366,156	5,838,329	1.594			5	47	120	172
2008	313,845	4,573,414	1.457			1	25	127	154
TOTAL	1,759,054	32,267,279	1.834			1	39	753	950

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			993,386	857,885	939,766			435,560	605,562	1,138,098	954,389
2005			3,075,765	547,664	819,752			575,572	539,087	1,311,740	899,676
2006			2,041,868	1,149,401	1,189,100			493,169	947,713	1,452,320	888,063
2007			900,700	1,063,420	729,075			271,179	1,000,492	1,046,889	826,574
2008	3,000		195,999	651,355	879,297	2,964		95,303	621,170	1,425,730	698,596
TOTAL	3,000		7,207,718	4,269,725	4,556,990	2,964		1,870,783	3,714,024	6,374,777	4,267,298

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,563,590	1,287,688	1,437,844			1,047,957	956,788	1,684,381	1,091,821
2005	1,102	31,078	4,839,189	777,676	1,220,248	474	11,200	1,457,075	747,549	1,881,280	1,013,935
2006	1,806	51,468	3,797,241	1,483,460	1,642,444	891	40,781	1,669,198	1,216,996	1,884,754	984,862
2007	2,021	60,156	2,863,478	1,118,019	938,515	5,431	42,003	1,744,646	1,006,492	1,254,712	881,128
2008	6,682	73,823	2,686,878	794,575	882,581	10,347	93,062	1,943,417	709,330	1,210,119	748,895
TOTAL	11,611	216,525	15,750,376	5,461,418	6,121,632	17,143	187,046	7,862,293	4,637,155	7,915,246	4,720,641

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	24,045,725	24,137,643	4,727,366			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,626,701	-4,144,576	26,287			
TOTAL LOSSES	21,419,024	19,993,067	4,753,653			
EXPECTED LOSSES	21,073,467	16,781,374	3,694,015			
CREDIBILITY	.31	.68	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.218	1.137	.270	2.625		
INDICATED (POST-TEST)	1.057	.987	.234	2.278		
PRES. ON RATE LEVEL	1.133	.903	.199	2.235		
DERIVED BY FORMULA	1.109	.960	.234	2.303		
UNDERLYING PRES. RATE	1.198	.954	.210	2.362		
PROPOSED	1.097	.950	.231	2.278		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	2.359
IND. RATES				2.36	MINIMUM PREMIUM	
MAN. RATES	2.19	2.26	2.42	+ 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
2004	45,300	1,980,415	4.371		1	1	5	19	26
2005	37,252	2,461,015	6.606			6	7	25	38
2006	51,683	1,480,293	2.864	1		2	3	28	34
2007	56,617	2,166,718	3.826			3	5	26	34
2008	54,909	773,008	1.407				4	13	17
TOTAL	245,761	8,861,449	3.606	1	1	12	24	111	149

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		903,787	189,044	188,108	92,758		288,000	37,167	121,972	104,773	54,806
2005			965,867	287,631	230,858			349,362	308,120	222,765	96,412
2006	189,269		318,642	195,776	160,661	113,396		87,380	121,710	221,028	72,431
2007			734,331	276,332	149,053			591,177	73,646	228,170	114,009
2008			150,682	86,447					55,296	106,119	374,464
TOTAL	189,269	903,787	2,207,884	1,098,529	719,777	113,396	288,000	1,065,086	680,744	882,855	712,122

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		713,638	297,555	282,350	141,918		242,484	89,424	192,716	155,065	62,698
2005	579	9,780	1,536,365	397,332	345,792	270	6,697	864,874	415,738	325,444	108,656
2006	279,115	8,081	596,652	248,991	223,866	274,138	6,569	271,188	159,850	285,816	80,326
2007	606	28,953	1,373,045	309,579	207,163	1,645	23,591	1,198,683	141,372	272,507	121,534
2008	499	11,226	407,757	134,843	94,051	417	6,829	144,771	57,191	90,697	401,425
TOTAL	280,799	771,678	4,211,374	1,373,095	1,012,790	276,470	286,170	2,568,940	966,867	1,129,529	774,639

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,395,542	4,487,829	774,912	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-596,792	-622,780	3,164	
TOTAL LOSSES	7,798,750	3,865,049	778,076	
EXPECTED LOSSES	4,969,287	2,617,355	403,048	
CREDIBILITY	.08	.18	.27	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.173	1.573	.317	5.063
INDICATED (POST-TEST)	2.754	1.365	.275	4.394
PRES. ON RATE LEVEL	1.913	1.008	.155	3.076
DERIVED BY FORMULA	1.980	1.072	.187	3.239
UNDERLYING PRES. RATE	2.022	1.065	.164	3.251
PROPOSED	1.980	1.072	.187	3.239

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	3.354
IND. RATES				3.35	MINIMUM PREMIUM	
MAN. RATES	2.93	3.05	3.33	+ 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
2004	21,640	1,423,830	6,579	1		1	1	17	20
2005	22,391	1,318,755	5,889			4	2	8	14
2006	19,652	1,156,322	5,883			3	5	13	21
2007	18,840	1,078,098	5,722			1	5	15	21
2008	16,424	268,376	1,634					12	12
TOTAL	98,947	5,245,381	5,301	1		9	13	65	88

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	823,268		185,000	14,400	101,888	5,330		64,000	5,501	161,403	63,040
2005			805,886	33,835	25,286			327,181	31,308	51,350	43,909
2006			476,336	174,961	56,855			237,336	97,730	74,023	39,081
2007			249,151	240,567	156,400			61,792	145,120	179,349	45,719
2008					106,136					130,363	31,877
TOTAL	823,268		1,716,373	463,763	446,565	5,330		690,309	279,659	596,488	223,626

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	864,699		291,190	21,614	155,891	6,776		153,984	8,692	238,877	72,118
2005	67	6,972	1,095,651	52,598	40,085	27	5,209	637,361	47,763	74,831	49,485
2006	276	10,828	806,433	221,779	87,382	100	13,845	583,240	131,798	101,333	43,341
2007	471	14,918	709,646	254,180	203,436	852	7,132	306,403	151,427	213,137	48,736
2008	79	3,709	142,565	40,832	98,429	157	3,470	80,068	29,641	104,534	34,172
TOTAL	865,592	36,427	3,045,485	591,003	585,223	7,912	29,656	1,761,056	369,321	732,712	247,852

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,787,544	2,380,356	252,843	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-235,907	-373,240	1,442	
TOTAL LOSSES	5,551,637	2,007,116	254,285	
EXPECTED LOSSES	1,877,024	1,495,089	211,747	
CREDIBILITY	.05	.10	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.611	2.028	.257	7.896
INDICATED (POST-TEST)	4.870	1.760	.223	6.853
PRES. ON RATE LEVEL	1.794	1.430	.203	3.427
DERIVED BY FORMULA	1.948	1.463	.206	3.617
UNDERLYING PRES. RATE	1.897	1.511	.214	3.622
PROPOSED	1.948	1.463	.206	3.617

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	TOTAL
IND. RATES				3.75	MINIMUM PREMIUM	
MAN. RATES	3.41	3.47	3.71	+ 3.75	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	292,591	2,681,765	.916			5	7	44	56
2005	325,097	1,804,488	.555			4	8	40	52
2006	307,238	2,963,638	.964			4	6	35	45
2007	346,667	2,653,292	.765			4	7	59	70
2008	347,791	1,975,271	.567			3	12	34	49
TOTAL	1,619,384	12,078,454	.746			20	40	212	272

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			907,310	269,089	339,278			340,961	142,749	402,678	279,700
2005			480,467	224,435	121,395			372,055	173,587	240,422	192,127
2006			906,701	407,132	466,694			328,577	120,395	465,037	269,102
2007			663,092	204,415	450,473			166,408	145,610	617,831	405,463
2008			448,563	458,560	144,361			89,464	144,886	308,164	381,273
TOTAL			3,406,133	1,563,631	1,522,201			1,297,465	727,227	2,034,132	1,527,665

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,428,106	403,904	519,095			820,352	225,544	595,965	319,977
2005	450	4,900	777,247	305,948	182,707	153	7,117	894,373	240,401	347,550	216,527
2006	653	22,010	1,626,640	533,620	644,339	130	19,813	831,762	187,638	596,087	298,434
2007	578	31,042	1,405,899	290,558	552,251	1,206	13,674	628,025	213,184	703,589	432,224
2008	1,586	47,245	1,642,409	404,009	192,455	1,760	28,161	560,771	169,591	265,424	408,725
TOTAL	3,267	105,197	6,880,301	1,938,039	2,090,847	3,249	68,765	3,735,283	1,036,358	2,508,615	1,675,887

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,829,779	7,660,662	1,703,728	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,126,166	-1,481,160	9,895	
TOTAL LOSSES	9,703,613	6,179,502	1,713,623	
EXPECTED LOSSES	9,295,264	6,169,854	1,295,508	
CREDIBILITY	.29	.64	.97	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.599	.382	.106	1.087
INDICATED (POST-TEST)	.520	.332	.092	.944
PRES. ON RATE LEVEL	.542	.361	.076	.979
DERIVED BY FORMULA	.536	.342	.092	.970
UNDERLYING PRES. RATE	.574	.381	.080	1.035
PROPOSED	.536	.342	.092	.970

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	1.004
IND. RATES				1.00	MINIMUM PREMIUM	
MAN. RATES	1.15	1.11	1.06	+ 1.00	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	127,560	955,310	.748			1	6	21	28	
2005	130,169	1,406,219	1.080			3	7	18	28	
2006	141,148	878,150	.622			2	5	17	24	
2007	152,421	1,263,123	.828			2	7	23	32	
2008	158,083	565,273	.357				2	24	26	
TOTAL	709,381	5,068,075	.714			8	27	103	138	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			288,716	27,810	93,925			170,038	55,897	167,244	151,680
2005			618,354	142,776	94,520			136,778	92,315	142,781	178,695
2006			321,998	55,658	65,900			137,740	87,981	108,759	100,114
2007			245,156	210,501	189,953			24,435	130,895	226,592	235,591
2008				83,660	79,864				43,629	198,597	159,523
TOTAL			1,474,224	520,405	524,162			468,991	410,717	843,973	825,603

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			454,439	41,742	143,704			409,111	88,317	247,519	173,522
2005	288	6,187	974,605	198,137	142,713	84	2,630	335,282	126,938	205,830	201,389
2006	91	6,960	519,086	78,497	93,270	84	8,550	358,648	116,786	143,304	111,026
2007	436	14,638	685,101	232,141	240,337	706	5,542	226,181	140,960	263,613	251,140
2008	291	7,361	269,190	87,121	81,775	472	8,441	184,770	71,233	163,686	171,009
TOTAL	1,106	35,146	2,902,421	637,638	701,799	1,346	25,163	1,513,992	544,234	1,023,952	908,086

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,479,174	2,907,623	915,706	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-523,279	-661,402	5,898	
TOTAL LOSSES	3,955,895	2,246,221	921,604	
EXPECTED LOSSES	4,362,692	2,773,681	759,037	
CREDIBILITY	.17	.37	.56	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.558	.317	.130	1.005
INDICATED (POST-TEST)	.484	.275	.113	.872
PRES. ON RATE LEVEL	.582	.370	.101	1.053
DERIVED BY FORMULA	.565	.335	.108	1.008
UNDERLYING PRES. RATE	.615	.391	.107	1.113
PROPOSED	.565	.335	.108	1.008

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	1.044
IND. RATES				1.04	MINIMUM PREMIUM	
MAN. RATES	1.15	1.10	1.14	+ 1.04	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	139,020	2,150,677	1.547			6	2	57	65
2005	128,728	2,246,590	1.745			4	14	66	84
2006	146,759	1,283,173	.874			2	6	56	64
2007	155,594	1,399,218	.899			1	10	36	47
2008	154,998	1,487,401	.959				3	48	51
TOTAL	725,099	8,567,059	1.182			13	35	263	311

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			964,565	50,182	256,256			327,303	9,019	332,553	210,799
2005			508,128	399,327	380,682			68,828	210,739	389,448	289,438
2006			236,172	113,669	191,601			35,393	122,969	332,212	251,157
2007			133,803	294,510	134,260			42,594	224,566	215,698	353,787
2008				131,975	295,522				102,580	719,196	238,128
TOTAL			1,842,668	989,663	1,258,321			474,118	669,873	1,989,107	1,343,309

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,518,225	75,323	392,072			787,491	14,250	492,179	241,154
2005	803	5,503	859,278	544,811	565,286	187	1,385	206,162	286,243	559,321	326,197
2006	178	5,977	438,260	152,733	260,980	112	4,124	164,907	165,126	425,238	278,533
2007	510	12,130	593,725	292,650	178,649	1,166	8,599	348,919	221,836	259,733	377,137
2008	583	17,539	652,380	202,665	286,217	1,429	26,552	589,396	224,840	587,139	255,273
TOTAL	2,074	41,149	4,061,868	1,268,182	1,683,204	2,894	40,660	2,096,875	912,295	2,323,610	1,478,294

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,318,014	6,521,518	1,486,212	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,028,468	-1,659,240	11,396	
TOTAL LOSSES	5,289,546	4,862,278	1,497,608	
EXPECTED LOSSES	8,512,664	6,910,194	1,493,705	
CREDIBILITY	.17	.38	.57	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.729	.671	.207	1.607
INDICATED (POST-TEST)	.633	.582	.180	1.395
PRES. ON RATE LEVEL	1.111	.902	.195	2.208
DERIVED BY FORMULA	1.030	.780	.186	1.996
UNDERLYING PRES. RATE	1.174	.953	.206	2.333
PROPOSED	1.030	.780	.186	1.996

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	TOTAL
IND. RATES				2.07	MINIMUM PREMIUM	
MAN. RATES	2.60	2.55	2.39	+ 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
2004	99,166	1,246,102	1.256			2	5	23	30
2005	140,408	962,978	.685				5	20	25
2006	146,962	4,311,008	2.933			14	10	32	56
2007	158,636	3,864,018	2.435			7	11	32	50
2008	154,250	2,052,449	1.330			4	11	18	33
TOTAL	699,422	12,436,555	1.778			27	42	125	194

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			396,407	106,294	90,421			110,758	128,703	296,313	117,206
2005				102,232	116,064				297,889	275,786	171,007
2006			2,211,669	249,900	110,199			951,264	187,061	267,176	333,739
2007			1,328,871	403,525	362,948			719,578	335,951	367,937	345,208
2008			599,170	193,084	287,403			199,184	79,851	300,792	392,965
TOTAL			4,536,117	1,055,035	967,035			1,980,784	1,029,455	1,508,004	1,360,125

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			623,944	159,547	138,345			266,484	203,352	438,542	134,084
2005	206	162	21,468	138,630	171,530	263	57	59,399	396,398	399,335	192,725
2006	428	46,036	3,448,062	360,569	181,796	195	52,924	2,240,204	289,320	358,267	370,117
2007	986	52,971	2,478,022	490,330	477,746	3,216	36,964	1,787,300	397,453	453,480	367,992
2008	995	43,550	1,509,129	293,313	306,172	2,236	34,861	662,468	144,817	257,380	421,258
TOTAL	2,615	142,719	8,080,625	1,442,389	1,275,589	5,910	124,806	5,015,855	1,431,340	1,907,004	1,486,176

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,380,238	6,080,086	1,503,265	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-336,116	-566,340	5,148	
TOTAL LOSSES	13,044,122	5,513,746	1,508,413	
EXPECTED LOSSES	2,776,706	2,371,041	657,457	
CREDIBILITY	.17	.37	.55	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.865	.788	.216	2.869
INDICATED (POST-TEST)	1.619	.684	.187	2.490
PRES. ON RATE LEVEL	.375	.321	.089	.785
DERIVED BY FORMULA	.586	.455	.143	1.184
UNDERLYING PRES. RATE	.397	.339	.094	.830
PROPOSED	.586	.455	.143	1.184

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	1.020
IND. RATES				1.02	MINIMUM PREMIUM	
MAN. RATES	.59	.68	.85	+ 1.02	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	169,934	4,327,398	2,546			8	17	90	115
2005	192,722	4,477,719	2,323			9	22	83	114
2006	204,405	4,087,492	1,999			5	31	104	140
2007	224,857	3,551,061	1,579			4	68	68	140
2008	220,584	1,893,299	.858			1	1	96	98
TOTAL	1,012,502	18,336,969	1.811			27	139	441	607

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,114,503	519,008	626,336			704,462	446,380	781,858	134,851
2005			1,635,471	642,693	701,118			413,477	347,415	572,624	164,921
2006			859,803	664,871	497,043			534,998	615,221	677,718	237,838
2007			645,814	768,655	296,868			253,456	1,008,297	372,715	205,256
2008			158,925	14,773	574,697			63,266	7,032	889,950	184,656
TOTAL			4,414,516	2,610,000	2,696,062			1,969,659	2,424,345	3,294,865	927,522

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,754,228	779,030	958,298			1,694,935	705,280	1,157,152	154,270
2005	1,294	16,599	2,586,242	886,636	1,042,267	305	7,753	1,002,150	476,207	824,413	185,866
2006	1,019	22,931	1,685,977	836,197	693,169	584	37,173	1,541,940	786,294	892,411	263,762
2007	1,396	40,150	1,954,819	772,319	410,839	5,289	37,850	1,557,106	933,256	504,848	218,803
2008	502	26,971	999,317	245,021	540,144	1,621	30,853	671,938	215,631	716,954	197,951
TOTAL	4,211	106,651	8,980,583	3,519,203	3,644,717	7,799	113,629	6,468,069	3,116,668	4,095,778	1,020,652

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,680,942	14,376,366	1,020,663			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,828,794	-2,769,783	6,112			
TOTAL LOSSES	13,852,148	11,606,583	1,026,775			
EXPECTED LOSSES	15,116,655	11,572,898	789,752			
CREDIBILITY	.21	.47	.71			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.368	1.146	.101	2.615		
INDICATED (POST-TEST)	1.187	.995	.088	2.270		
PRES. ON RATE LEVEL	1.413	1.082	.073	2.568		
DERIVED BY FORMULA	1.366	1.041	.084	2.491		
UNDERLYING PRES. RATE	1.493	1.143	.078	2.714		
PROPOSED	1.366	1.041	.084	2.491		
IND. RATES						
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	2.580
IND. RATES				2.58	MINIMUM PREMIUM	
MAN. RATES	2.74	2.70	2.78	+ 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
2004	70,668	599,832	.848			2	1	13	16
2005	61,630	357,781	.580			1	1	9	11
2006	61,468	1,394,164	2.268			2	3	17	22
2007	65,885	435,007	.660			1	1	8	10
2008	57,312	393,365	.686				1	15	16
TOTAL	316,963	3,180,149	1.003			6	7	62	75

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			257,558	41,719	42,329			54,115	9,506	80,038	114,567
2005			119,585	2,294	21,340			62,774	1,337	52,845	97,606
2006			494,204	129,634	115,310			266,448	67,099	172,845	148,624
2007			159,049	23,502	18,700			67,501	1,112	84,687	80,456
2008				29,939	82,564				30,395	171,745	78,722
TOTAL			1,030,396	227,088	280,243			450,838	109,449	562,160	519,975

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			405,397	62,620	64,763			130,200	15,019	118,455	131,065
2005	5	1,191	184,684	4,729	31,749	2	1,201	146,411	4,231	75,466	110,002
2006	207	11,026	820,313	173,226	163,503	70	15,225	642,733	104,141	224,546	164,824
2007	71	5,677	266,324	32,985	26,932	190	3,166	161,836	17,546	95,956	85,766
2008	139	4,531	168,849	51,951	79,333	371	6,761	149,244	57,224	140,810	84,390
TOTAL	422	22,425	1,845,567	325,511	366,280	633	26,353	1,230,424	198,161	655,233	576,047

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,125,824	1,545,185	577,455	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-257,615	-368,664	3,009	
TOTAL LOSSES	2,868,209	1,176,521	580,464	
EXPECTED LOSSES	2,069,768	1,496,066	424,730	
CREDIBILITY	.10	.22	.33	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.905	.371	.183	1.459
INDICATED (POST-TEST)	.786	.322	.159	1.267
PRES. ON RATE LEVEL	.618	.447	.126	1.191
DERIVED BY FORMULA	.635	.420	.137	1.192
UNDERLYING PRES. RATE	.653	.472	.134	1.259
PROPOSED	.635	.420	.137	1.192

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	1.234
IND. RATES				1.23	MINIMUM PREMIUM	
MAN. RATES	1.27	1.27	1.29	+ 1.23	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	46,096	737,743	1.600			1	2	14	17
2005	62,834	554,589	.882			2	2	13	17
2006	53,876	1,847,597	3.429			2	1	19	22
2007	63,344	281,671	.444				1	10	11
2008	48,547	927,041	1.909			1	4	16	21
TOTAL	274,697	4,348,641	1.583			6	10	72	88

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			111,923	88,380	64,948			222,517	30,459	126,156	93,360
2005			222,233	24,938	32,614			50,593	61,294	78,769	84,148
2006			489,435	38,740	81,494			750,000	255,000	142,149	90,779
2007				55,527	53,923				32,421	49,692	90,108
2008			116,936	117,826	240,667			41,455	115,910	183,844	110,403
TOTAL			940,527	325,411	473,646			1,064,565	495,084	580,610	468,798

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			176,167	132,658	99,371			535,376	48,125	186,710	106,804
2005	50	2,211	346,098	36,112	48,952	55	977	129,450	83,102	113,701	94,835
2006	66	7,361	548,719	60,407	113,634	247	24,661	1,033,897	328,011	197,442	100,674
2007	100	1,896	88,692	58,164	66,352	158	1,098	41,877	33,560	57,989	96,055
2008	563	19,320	697,575	182,286	238,311	1,106	17,666	355,265	117,084	160,846	118,352
TOTAL	779	30,788	1,857,251	469,627	566,620	1,566	44,402	2,095,865	609,882	716,688	516,720

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,030,651	2,382,614	518,337	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-438,163	-600,033	3,367	
TOTAL LOSSES	3,592,488	1,782,581	521,704	
EXPECTED LOSSES	3,458,436	2,428,322	469,731	
CREDIBILITY	.09	.20	.30	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.308	.649	.190	2.147
INDICATED (POST-TEST)	1.135	.563	.165	1.863
PRES. ON RATE LEVEL	1.191	.837	.162	2.190
DERIVED BY FORMULA	1.186	.782	.163	2.131
UNDERLYING PRES. RATE	1.259	.884	.171	2.314
PROPOSED	1.186	.782	.163	2.131

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	TOTAL
IND. RATES				2.21	MINIMUM PREMIUM	
MAN. RATES	2.39	2.39	2.37	+ 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	
2004	67,954	1,212,220	1.783			4			20	24
2005	59,062	608,936	1.031			2			9	11
2006	53,450	854,213	1.598			2			13	18
2007	53,163	448,950	.844			1		1	7	9
2008	43,040	485,206	1.127			1		2	6	9
TOTAL	276,669	3,609,525	1.305			10		6	55	71

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			567,090		119,053			275,069		193,257	57,751
2005			259,407		52,892			113,148		59,259	124,230
2006			306,555	76,397	64,823			210,993	75,503	74,259	45,683
2007			130,403	63,739	27,243			39,500	35,366	52,310	100,389
2008			116,881	78,501	18,007			125,151	77,816	35,908	32,942
TOTAL			1,380,336	218,637	282,018			763,861	188,685	414,993	360,995

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			892,599		182,154			661,817		286,020	66,067
2005		2,580	400,163	3,805	78,480		2,160	262,464	3,656	84,758	140,007
2006	123	6,795	505,858	102,281	92,386	71	12,190	513,952	104,508	100,126	50,662
2007	130	5,757	274,799	68,802	38,885	268	2,753	127,727	40,355	62,099	107,015
2008	288	9,384	322,296	70,105	28,193	1,349	19,848	362,014	72,709	41,747	35,314
TOTAL	541	24,516	2,395,715	244,993	420,098	1,688	36,951	1,927,974	221,228	574,750	399,065

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,387,961	1,498,476	404,581	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-280,913	-258,802	1,761	
TOTAL LOSSES	4,107,048	1,239,674	406,342	
EXPECTED LOSSES	2,216,120	1,029,209	265,602	
CREDIBILITY	.09	.20	.30	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.484	.448	.147	2.079
INDICATED (POST-TEST)	1.288	.389	.128	1.805
PRES. ON RATE LEVEL	.758	.352	.091	1.201
DERIVED BY FORMULA	.806	.359	.102	1.267
UNDERLYING PRES. RATE	.801	.372	.096	1.269
PROPOSED	.806	.359	.102	1.267

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	TOTAL
IND. RATES				1.31	MINIMUM PREMIUM	
MAN. RATES	1.23	1.27	1.30	+ 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	
2004	165,646	788,428	.475			2	2	16	20	
2005	179,527	1,116,579	.621			1	7	26	34	
2006	174,095	1,981,224	1.138			4	5	31	40	
2007	193,398	3,495,681	1.807			9	6	59	74	
2008	175,826	939,621	.534				3	28	31	
TOTAL	888,492	8,321,533	.937			16	23	160	199	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			341,358	27,618	92,509			103,050	28,489	105,499	89,905
2005			200,679	163,974	158,048			34,046	87,574	185,393	286,865
2006			816,864	173,238	214,023			177,267	101,976	251,844	246,012
2007			1,457,644	232,257	307,344			702,677	159,786	394,310	241,663
2008				82,161	235,871				61,935	400,728	158,926
TOTAL			2,816,545	679,248	1,007,795			1,017,040	439,760	1,337,774	1,023,371

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			537,297	41,455	141,537			247,938	45,012	156,139	102,851
2005	333	2,196	340,703	223,676	234,631	79	687	98,886	119,597	265,974	323,297
2006	283	18,003	1,339,642	239,887	299,857	98	11,140	465,980	144,190	324,725	272,827
2007	710	51,223	2,378,037	332,764	403,698	2,071	26,968	1,333,629	235,244	464,724	257,613
2008	405	12,741	475,872	146,141	226,319	827	15,149	335,261	128,134	327,617	170,369
TOTAL	1,731	84,163	5,071,551	983,923	1,306,042	3,075	53,944	2,481,694	672,177	1,539,179	1,126,957

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,723,597	4,560,974	1,135,790	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-805,663	-844,771	6,121	
TOTAL LOSSES	6,917,934	3,716,203	1,141,911	
EXPECTED LOSSES	6,539,301	3,474,004	826,297	
CREDIBILITY	.20	.43	.65	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.779	.418	.129	1.326
INDICATED (POST-TEST)	.676	.363	.112	1.151
PRES. ON RATE LEVEL	.696	.370	.088	1.154
DERIVED BY FORMULA	.692	.367	.104	1.163
UNDERLYING PRES. RATE	.736	.391	.093	1.220
PROPOSED	.687	.364	.103	1.154

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	1.195
IND. RATES				1.20	MINIMUM PREMIUM	
MAN. RATES	1.35	1.23	1.25	+ 1.20	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	61,395	1,226,594	1.997			2	4	12	18
2005	56,274	1,389,299	2.468			4	4	12	20
2006	51,239	292,420	.570				2	12	14
2007	42,508	229,396	.539				2	13	15
2008	40,244	146,103	.363					8	8
TOTAL	251,660	3,283,812	1.305			6	12	57	75

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			528,402	180,575	67,100			86,013	218,683	88,211	57,610
2005			743,334	153,651	58,333			235,144	88,380	78,230	32,227
2006				34,433	30,051				130,998	56,444	40,494
2007				41,255	51,957				20,191	70,062	45,931
2008					48,504					65,967	31,632
TOTAL			1,271,736	409,914	255,945			321,157	458,252	358,914	207,894

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			831,704	271,043	102,663			206,947	345,518	130,551	65,906
2005	308	7,375	1,166,142	212,978	90,255	77	4,485	559,477	122,334	114,257	36,320
2006	51	307	21,341	42,387	41,078	119	1,713	65,642	155,274	77,937	44,908
2007	78	1,572	71,448	45,051	63,112	104	899	35,249	25,439	79,632	48,962
2008	32	1,703	65,155	18,661	44,980	85	1,760	40,525	15,000	52,900	33,910
TOTAL	469	10,957	2,155,790	590,120	342,088	385	8,857	907,840	663,565	455,277	230,006

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,084,298	2,051,050	233,167			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-371,575	-416,375	1,881			
TOTAL LOSSES	2,712,723	1,634,675	235,048			
EXPECTED LOSSES	2,969,587	1,658,440	284,376			
CREDIBILITY	.08	.19	.28			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.078	.650	.093	1.821		
INDICATED (POST-TEST)	.936	.564	.081	1.581		
PRES. ON RATE LEVEL	1.117	.623	.107	1.847		
DERIVED BY FORMULA	1.103	.612	.100	1.815		
UNDERLYING PRES. RATE	1.180	.659	.113	1.952		
PROPOSED	1.103	.612	.100	1.815		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	1.879
IND. RATES				1.88	MINIMUM PREMIUM	
MAN. RATES	1.83	1.90	2.00	+ 1.88	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	200,023	1,538,658	.769			2	13	39	54
2005	232,807	1,861,585	.799			3	9	45	57
2006	221,254	1,590,154	.718			4	3	38	45
2007	228,098	1,441,471	.631			1	11	33	45
2008	223,153	1,327,931	.595				5	46	51
TOTAL	1,105,335	7,759,799	.702			10	41	201	252

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			247,887	285,884	369,396			45,187	127,734	234,966	227,604
2005			370,986	310,809	296,817			148,442	200,441	345,599	188,491
2006			576,581	53,581	297,453			190,737	45,269	270,606	155,927
2007			182,037	230,228	154,788			82,313	337,708	232,244	222,153
2008				74,792	530,842				96,681	414,964	210,652
TOTAL			1,377,491	955,294	1,649,296			466,679	807,833	1,498,379	1,004,827

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			390,174	429,112	565,179			108,720	201,820	347,749	260,379
2005	625	4,057	631,245	423,811	440,666	174	2,890	386,624	273,383	496,990	212,429
2006	103	12,628	935,066	98,963	403,353	49	11,202	471,456	80,430	345,565	172,923
2007	435	12,586	599,709	240,848	199,344	1,781	13,151	541,284	324,762	288,535	236,815
2008	605	22,632	857,823	254,659	499,190	1,009	18,045	394,027	152,152	342,555	225,819
TOTAL	1,768	51,903	3,414,017	1,447,393	2,107,732	3,013	45,288	1,902,111	1,032,547	1,821,394	1,108,365

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,420,598	6,474,939	1,128,088	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-820,332	-1,091,621	6,489	
TOTAL LOSSES	4,600,266	5,383,318	1,134,577	
EXPECTED LOSSES	6,709,384	4,498,714	873,215	
CREDIBILITY	.23	.50	.75	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.416	.487	.103	1.006
INDICATED (POST-TEST)	.361	.423	.089	.873
PRES. ON RATE LEVEL	.574	.385	.075	1.034
DERIVED BY FORMULA	.525	.404	.086	1.015
UNDERLYING PRES. RATE	.607	.407	.079	1.093
PROPOSED	.525	.404	.086	1.015

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	1.051
IND. RATES				1.05	MINIMUM PREMIUM	
MAN. RATES	1.18	1.12	1.12	+ 1.05	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	198,751	634,476	.319						27	27
2005	228,166	710,379	.311						5	26
2006	216,049	965,509	.446						5	26
2007	254,795	2,644,719	1.037					2	3	34
2008	260,556	1,543,179	.592					3	6	34
TOTAL	1,158,317	6,498,262	.561					5	19	147

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					172,141					253,691	208,644
2005				202,234	76,326				111,727	144,229	175,863
2006			238,798	94,831	129,397			35,666	35,752	223,466	207,599
2007			722,692	239,849	208,734			837,081	85,403	294,528	256,432
2008				207,124	332,550				186,759	446,350	370,396
TOTAL			961,490	744,038	919,148			872,747	419,641	1,362,264	1,218,934

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					263,377					375,465	238,689
2005	404	159	35,149	270,638	114,603	97	27	23,433	149,600	207,824	198,198
2006	151	5,724	423,410	126,472	177,857	32	2,817	115,689	57,359	283,740	230,227
2007	515	21,545	1,010,208	272,435	268,569	1,321	18,013	897,855	143,403	343,515	273,357
2008	851	22,918	847,561	267,577	327,482	1,494	25,395	542,980	213,148	376,858	397,065
TOTAL	1,921	50,346	2,316,328	937,122	1,151,888	2,944	46,252	1,579,957	563,510	1,587,402	1,337,536

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,030,773	4,382,383	1,342,745			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-788,679	-871,367	7,604			
TOTAL LOSSES	3,242,094	3,511,016	1,350,349			
EXPECTED LOSSES	6,556,075	3,660,282	972,986			
CREDIBILITY	.23	.51	.77			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.280	.303	.117	.700		
INDICATED (POST-TEST)	.243	.263	.102	.608		
PRES. ON RATE LEVEL	.536	.299	.079	.914		
DERIVED BY FORMULA	.469	.281	.097	.847		
UNDERLYING PRES. RATE	.566	.316	.084	.966		
PROPOSED	.469	.281	.097	.847		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	.877
IND. RATES				.88	MINIMUM PREMIUM	
MAN. RATES	1.10	1.03	.99	+ .88	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	43,055	871,497	2.024			2	3	20	25
2005	44,970	493,825	1.098				1	19	20
2006	41,661	1,270,693	3.050			3	5	10	18
2007	44,125	343,386	.778				1	7	8
2008	45,224	129,161	.285					7	7
TOTAL	219,035	3,108,562	1.419			5	10	63	78

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			263,183	67,686	154,077			52,055	119,755	117,313	97,428
2005				43,655	226,048				35,804	112,863	75,455
2006			531,397	200,217	111,467			175,478	86,294	80,865	84,975
2007				32,600	9,007				212,600	30,161	59,018
2008					28,077					46,852	54,232
TOTAL			794,580	344,158	528,676			227,533	454,453	388,054	371,108

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			414,250	101,597	235,737			125,244	189,212	173,624	111,458
2005	87	252	17,592	63,335	331,994	31	25	9,393	49,454	161,434	85,038
2006	317	12,231	909,561	256,616	161,359	89	10,473	439,989	115,327	108,572	94,237
2007	51	804	41,509	30,655	12,632	975	5,606	205,374	185,804	51,273	62,913
2008	20	981	37,721	10,801	26,033	58	1,238	28,776	10,648	37,575	58,137
TOTAL	475	14,268	1,420,633	463,004	767,755	1,153	17,342	808,776	550,445	532,478	411,783

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,262,647	2,313,682	412,496	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-192,371	-502,113	3,003	
TOTAL LOSSES	2,070,276	1,811,569	415,499	
EXPECTED LOSSES	1,583,624	2,076,452	403,024	
CREDIBILITY	.08	.17	.25	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.945	.827	.190	1.962
INDICATED (POST-TEST)	.820	.718	.165	1.703
PRES. ON RATE LEVEL	.684	.897	.174	1.755
DERIVED BY FORMULA	.695	.867	.172	1.734
UNDERLYING PRES. RATE	.723	.948	.184	1.855
PROPOSED	.695	.867	.172	1.734

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	1.796
IND. RATES				1.80	MINIMUM PREMIUM	
MAN. RATES	1.70	1.79	1.90	+ 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	
2004	2,035	15,443	.758						2	2
2005	4,365	160,863	3.685						9	9
2006	3,893	60,690	1.558						5	5
2007	4,238	174,596	4.119				1		2	3
2008	3,118	13,040	.418							
TOTAL	17,649	424,632	2.406						1	18

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					5,497					5,912	4,034
2005					70,911					33,654	56,298
2006					11,533					17,528	31,629
2007				83,328	1,996				21,623	2,319	65,330
2008											13,040
TOTAL				83,328	89,937				21,623	59,413	170,331

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					8,410					8,750	4,615
2005		75	3,387	1,662	103,961		4	955	763	47,889	63,448
2006		30	1,793	796	15,298		39	1,507	1,084	22,073	35,077
2007	130	1,766	96,281	75,105	7,854	98	563	20,711	18,810	4,382	69,642
2008											13,979
TOTAL	130	1,871	101,461	77,563	135,523	98	606	23,173	20,657	83,094	186,761

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	127,339	316,837	186,761	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-46,142	-74,154	259	
TOTAL LOSSES	81,197	242,683	187,020	
EXPECTED LOSSES	362,334	300,033	35,474	
CREDIBILITY	.01	.03	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.460	1.375	1.060	2.895
INDICATED (POST-TEST)	.399	1.194	.920	2.513
PRES. ON RATE LEVEL	1.943	1.609	.190	3.742
DERIVED BY FORMULA	1.928	1.597	.227	3.752
UNDERLYING PRES. RATE	2.053	1.700	.201	3.954
PROPOSED	1.923	1.593	.226	3.742

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	3.875
IND. RATES				3.88	MINIMUM PREMIUM	
MAN. RATES	3.70	4.06	4.05	+ 3.88	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	12,834	121,904	.949						9	9
2005	13,079	420,797	3.217			1	2		9	12
2006	15,568	303,958	1.952				3		8	11
2007	16,724	194,123	1.160						9	9
2008	11,619	297,665	2.561			1			9	10
TOTAL	69,824	1,338,447	1.917			2	5		44	51

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			128,932	101,691	72,095			44,997	28,233	30,941	18,868
2005				113,991	36,631					24,493	55,820
2006					28,930				73,075	27,688	60,274
2007					72,456					47,059	74,608
2008			125,697		58,223			12,090		45,010	56,645
TOTAL			254,629	215,682	268,335			57,087	101,308	175,191	266,215

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					110,305					45,794	21,585
2005	205	1,337	215,220	137,325	55,531	24	857	109,293	38,449	35,680	62,909
2006	170	844	59,699	135,464	42,408	66	945	36,278	86,385	38,692	66,844
2007	18	996	33,802	11,176	84,200	10	258	11,010	5,449	52,361	79,532
2008	88	6,863	235,428	33,436	58,580	142	2,462	49,666	11,967	36,590	60,723
TOTAL	481	10,040	544,149	317,401	351,024	242	4,522	206,247	142,250	209,117	291,593

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	765,681	1,019,792	292,866	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-160,880	-327,293	1,480	
TOTAL LOSSES	604,801	692,499	294,346	
EXPECTED LOSSES	1,262,418	1,316,182	209,472	
CREDIBILITY	.04	.08	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.866	.992	.422	2.280
INDICATED (POST-TEST)	.752	.861	.366	1.979
PRES. ON RATE LEVEL	1.711	1.784	.284	3.779
DERIVED BY FORMULA	1.673	1.710	.294	3.677
UNDERLYING PRES. RATE	1.808	1.885	.300	3.993
PROPOSED	1.673	1.710	.294	3.677

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	3.808
IND. RATES				3.81	MINIMUM PREMIUM	
MAN. RATES	3.48	4.00	4.09	+ 3.81	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	2,450	588,204	24.008			1				1
2005	2,321	434,095	18.702			2			3	5
2006	2,148	41,868	1.949						5	5
2007	3,941	703,846	17.859			1	4		6	11
2008	3,219	376,577	11.698			1	1		3	5
TOTAL	14,079	2,144,590	15.233			5	5		17	27

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			257,309					327,485			3,410
2005			333,254		5,085			75,000		8,110	12,646
2006					14,446					16,578	10,844
2007			111,778	234,510	35,547			174,515	94,847	41,305	11,344
2008			181,261	91,630	6,159			40,000	40,649	7,333	9,545
TOTAL			883,602	326,140	61,237			617,000	135,496	73,326	47,789

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			295,868					575,607			3,901
2005		3,255	511,078	3,413	8,657		1,426	173,088	1,717	11,824	14,252
2006		36	2,241	993	19,158		38	1,425	1,027	20,876	12,026
2007	396	8,854	447,063	222,316	59,448	861	9,576	462,578	103,644	58,087	12,093
2008	339	12,158	412,305	80,042	20,757	503	7,384	135,867	31,736	11,620	10,232
TOTAL	735	24,303	1,668,555	306,764	108,020	1,364	18,424	1,348,565	138,124	102,407	52,504

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,061,946	655,315	52,865	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-43,982	-71,113	303	
TOTAL LOSSES	3,017,964	584,202	53,168	
EXPECTED LOSSES	358,169	301,009	37,591	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	21.436	4.149	.378	25.963
INDICATED (POST-TEST)	18.606	3.601	.328	22.535
PRES. ON RATE LEVEL	2.407	2.023	.253	4.683
DERIVED BY FORMULA	2.569	2.070	.256	4.895
UNDERLYING PRES. RATE	2.544	2.138	.267	4.949
PROPOSED	2.569	2.070	.256	4.895

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	5.070
IND. RATES				5.07	MINIMUM PREMIUM	
MAN. RATES	4.70	5.19	5.07	+ 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	
2004	11,451	369,025	3.222			2	1		1	4
2005	12,721	354,669	2.788			2			4	6
2006	17,476	240,648	1.377			1	2		3	6
2007	15,943	43,504	.272				1		2	3
2008	10,861	98,533	.907				2		1	3
TOTAL	68,452	1,106,379	1.616			5	6		11	22

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			246,108	30,035	1,260			66,165	3,394	2,939	19,124
2005			272,201		6,218			57,070		5,019	14,161
2006			119,471	43,635	10,768			15,469	32,754	6,555	11,996
2007				6,490	10,155				2,030	262	24,567
2008				63,981	355				7,112	10,497	16,588
TOTAL			637,780	144,141	28,756			138,704	45,290	25,272	86,436

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			387,374	45,083	1,928			159,193	5,363	4,350	21,878
2005		2,664	417,543	2,838	10,099		1,084	131,674	1,280	7,359	15,959
2006	68	2,705	201,603	55,095	17,273	32	1,225	50,402	39,268	10,164	13,304
2007	13	276	12,164	7,388	12,228	10	53	1,960	1,772	460	26,188
2008	186	3,500	124,305	43,265	6,220	49	793	16,682	6,639	9,138	17,782
TOTAL	267	9,145	1,142,989	153,669	47,748	91	3,155	359,911	54,322	31,471	95,111

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,515,558	287,210	95,111	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-56,029	-125,738	659	
TOTAL LOSSES	1,459,529	161,472	95,770	
EXPECTED LOSSES	438,778	502,438	94,463	
CREDIBILITY	.04	.08	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.132	.236	.140	2.508
INDICATED (POST-TEST)	1.851	.205	.122	2.178
PRES. ON RATE LEVEL	.606	.695	.131	1.432
DERIVED BY FORMULA	.656	.656	.130	1.442
UNDERLYING PRES. RATE	.641	.734	.138	1.513
PROPOSED	.656	.656	.130	1.442

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE
IND. RATES				1.49	MINIMUM PREMIUM
MAN. RATES	1.47	1.55	1.55	+ 1.49	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	1,290	3,170	.245						1	1
2005	1,968	85,300	4.334						1	3
2006	1,559	4,218	.270							
2007	1,424	74	.005							
2008	1,001	1,570	.156							
TOTAL	7,242	94,332	1.303						1	4

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				54,944	8,235				10,983	9,893	1,245
2006											4,218
2007											74
2008											1,570
TOTAL				54,944	9,076				10,983	10,181	9,148

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					1,287					426	2,335
2005	111	33	8,949	73,237	12,808	9	2	2,184	14,610	14,331	1,403
2006											4,678
2007											79
2008											1,683
TOTAL	111	33	8,949	73,237	14,095	9	2	2,184	14,610	14,757	10,178

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,288	116,699	10,178	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-14,949	-38,216	46	
TOTAL LOSSES		78,483	10,224	
EXPECTED LOSSES	115,221	149,838	7,098	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.084	.141	1.225
INDICATED (POST-TEST)	.000	.941	.122	1.063
PRES. ON RATE LEVEL	1.505	1.958	.093	3.556
DERIVED BY FORMULA	1.490	1.938	.094	3.522
UNDERLYING PRES. RATE	1.591	2.069	.098	3.758
PROPOSED	1.490	1.938	.094	3.522

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	3.648
IND. RATES				3.65	MINIMUM PREMIUM	
MAN. RATES	3.51	3.81	3.85	+ 3.65	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	73,286	1,217,961	1.661			1	6	24	31
2005	70,818	1,521,673	2.148			2	7	27	36
2006	63,110	1,441,836	2.284			2	10	22	34
2007	75,589	2,119,171	2.803			4	8	17	29
2008	70,762	940,767	1.329				8	27	35
TOTAL	353,565	7,241,408	2.048			9	39	117	165

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			213,712	126,077	225,827			67,399	69,293	335,146	180,507
2005			435,361	170,602	182,516			114,292	281,562	170,629	166,711
2006			350,860	205,988	348,181			96,829	130,055	195,870	114,053
2007			831,473	236,141	108,475			298,860	384,149	140,734	119,339
2008			156,973	156,973	146,505				235,441	215,663	186,185
TOTAL			1,831,406	895,781	1,011,504			577,380	1,100,500	1,058,042	766,795

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			336,383	189,243	345,515			162,162	109,483	496,017	206,500
2005	341	4,505	702,643	235,373	271,435	250	2,207	317,011	374,971	249,750	187,883
2006	332	9,269	678,952	274,746	473,304	129	7,126	294,054	168,520	254,697	126,485
2007	561	32,254	1,526,870	275,789	160,796	2,497	22,441	1,015,410	375,730	195,842	127,215
2008	552	13,670	500,579	162,187	150,320	1,455	22,779	471,351	189,815	196,783	199,590
TOTAL	1,786	59,698	3,745,427	1,137,338	1,401,370	4,331	54,553	2,259,988	1,218,519	1,393,089	847,673

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,125,783	5,150,316	850,209			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-604,138	-1,020,527	5,536			
TOTAL LOSSES	5,521,645	4,129,789	855,745			
EXPECTED LOSSES	4,918,088	4,203,888	749,557			
CREDIBILITY	.11	.23	.35			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.562	1.168	.242	2.972		
INDICATED (POST-TEST)	1.356	1.014	.210	2.580		
PRES. ON RATE LEVEL	1.316	1.125	.201	2.642		
DERIVED BY FORMULA	1.320	1.099	.204	2.623		
UNDERLYING PRES. RATE	1.391	1.189	.212	2.792		
PROPOSED	1.320	1.099	.204	2.623		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	2.716
IND. RATES				2.72	MINIMUM PREMIUM	
MAN. RATES	2.95	2.87	2.86	+ 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	
2004	1,665	4,090	.245							
2005	1,613	15,512	.961						1	1
2006	1,593	15,353	.963						3	3
2007	1,640	87,440	5.331					1	2	3
2008	1,466	11,261	.768						1	1
TOTAL	7,977	133,656	1.676						1	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											4,090
2005					7,693					1,935	5,884
2006					4,763					5,271	5,319
2007				42,607	10,310				11,971	17,541	5,011
2008					757					6,196	4,308
TOTAL				42,607	23,523				11,971	30,943	24,612

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											4,679
2005		8	368	181	11,279			54	43	2,754	6,631
2006		12	741	328	6,316		11	454	327	6,637	5,899
2007	69	1,034	53,563	39,835	14,810	56	401	15,273	12,299	20,516	5,342
2008		28	1,019	291	703	6	168	3,806	1,409	4,967	4,618
TOTAL	69	1,082	55,691	40,635	33,108	62	580	19,587	14,078	34,874	27,169

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	77,071	122,695	27,169	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-17,385	-29,293	117	
TOTAL LOSSES	59,686	93,402	27,286	
EXPECTED LOSSES	140,075	119,095	16,514	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.748	1.171	.342	2.261
INDICATED (POST-TEST)	.649	1.016	.297	1.962
PRES. ON RATE LEVEL	1.661	1.413	.196	3.270
DERIVED BY FORMULA	1.651	1.405	.199	3.255
UNDERLYING PRES. RATE	1.756	1.493	.207	3.456
PROPOSED	1.651	1.405	.199	3.255

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	3.371
IND. RATES				3.37	MINIMUM PREMIUM	
MAN. RATES	3.49	3.46	3.54	+ 3.37	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	190,387	3,022,278	1.587			6	14		67	87
2005	145,230	2,192,045	1.509			3	13		55	71
2006	171,515	1,449,128	.844			2	8		40	50
2007	186,277	2,175,717	1.168			2	13		49	64
2008	161,503	1,312,725	.812				3		52	55
TOTAL	854,912	10,151,893	1.187			13	51		263	327

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			837,112	393,946	377,555			215,532	371,693	389,407	437,033
2005			553,732	232,059	317,022			114,411	152,605	472,047	350,169
2006			212,383	384,772	138,934			110,360	173,927	161,622	267,130
2007			315,276	413,820	213,671			99,538	414,990	317,444	400,978
2008				188,350	379,511				91,893	414,476	238,495
TOTAL			1,918,503	1,612,947	1,426,693			539,841	1,205,108	1,754,996	1,693,805

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,317,614	591,313	577,662			518,571	587,275	576,326	499,966
2005	467	5,827	900,082	321,399	469,885	134	2,273	303,489	212,912	675,699	394,640
2006	587	7,194	525,785	465,894	200,468	161	8,284	341,769	218,019	214,034	296,247
2007	752	21,360	1,030,534	422,272	283,016	2,194	16,275	669,289	402,640	390,199	427,443
2008	823	23,525	874,317	272,971	369,316	965	17,657	386,852	149,177	341,704	255,667
TOTAL	2,629	57,906	4,648,332	2,073,849	1,900,347	3,454	44,489	2,219,970	1,570,023	2,197,962	1,873,963

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,988,084	7,797,209	1,876,815	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,024,277	-1,382,385	11,527	
TOTAL LOSSES	5,963,807	6,414,824	1,888,342	
EXPECTED LOSSES	8,284,097	5,650,968	1,590,137	
CREDIBILITY	.19	.42	.63	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.698	.750	.221	1.669
INDICATED (POST-TEST)	.606	.651	.192	1.449
PRES. ON RATE LEVEL	.917	.626	.175	1.718
DERIVED BY FORMULA	.858	.637	.186	1.681
UNDERLYING PRES. RATE	.969	.661	.186	1.816
PROPOSED	.858	.637	.186	1.681

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	1.741
IND. RATES				1.74	MINIMUM PREMIUM	
MAN. RATES	1.91	1.87	1.86	+ 1.74	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	43,990	242,203	.550						16	16
2005	47,563	554,239	1.165					1	17	18
2006	47,527	176,358	.371					2	8	10
2007	59,140	545,287	.922			1			13	14
2008	95,736	945,917	.988			1		5	17	23
TOTAL	293,956	2,464,004	.838			2		8	71	81

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					72,632					114,106	55,465
2005				10,733	113,159				2,070	287,954	140,323
2006				20,178	43,770				8,015	59,231	45,164
2007			278,026		47,600			49,032		61,095	109,534
2008			250,237	264,008	75,356			19,649	145,796	90,163	100,708
TOTAL			528,263	294,919	352,517			68,681	155,881	612,549	451,194

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					111,127					168,878	63,452
2005	22	116	7,076	16,925	166,048	2	62	8,523	9,237	409,816	158,144
2006	32	244	16,571	26,643	58,764	8	235	8,827	12,952	75,010	50,087
2007	66	9,290	425,486	23,081	61,688	130	2,270	116,710	11,998	69,163	116,763
2008	915	26,605	925,135	228,926	103,315	989	15,032	301,023	110,514	87,867	107,959
TOTAL	1,035	36,255	1,374,268	295,575	500,942	1,129	17,599	435,083	144,701	810,734	496,405

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,111,166	1,783,350	503,295	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-522,859	-553,821	3,896	
TOTAL LOSSES	1,588,307	1,229,529	507,191	
EXPECTED LOSSES	4,856,154	2,525,082	423,298	
CREDIBILITY	.09	.21	.31	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.540	.418	.173	1.131
INDICATED (POST-TEST)	.469	.363	.150	.982
PRES. ON RATE LEVEL	1.563	.813	.136	2.512
DERIVED BY FORMULA	1.465	.719	.140	2.324
UNDERLYING PRES. RATE	1.652	.859	.144	2.655
PROPOSED	1.465	.719	.140	2.324

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	TOTAL
IND. RATES				2.41	MINIMUM PREMIUM	
MAN. RATES	3.03	2.83	2.72	+ 2.41	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	160,451	10,459,486	6.518	1		24	24	134	183	
2005	188,769	5,989,550	3.172			12	28	122	162	
2006	203,450	7,637,679	3.754	2		10	29	153	194	
2007	185,908	7,441,761	4.002	1		17	23	128	169	
2008	154,470	4,785,709	3.098	2		2	18	99	121	
TOTAL	893,048	36,314,185	4.066	6		65	122	636	829	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	3,000		4,290,486	1,072,914	896,321	26,047		1,486,947	865,841	1,213,973	603,957
2005			1,884,688	593,860	649,429			718,444	660,695	936,010	546,424
2006	592,507		1,401,839	1,097,886	1,035,178	12,233		725,282	1,077,559	1,226,644	468,551
2007	1,465		2,581,203	857,990	967,412	71		808,074	475,476	1,174,797	575,273
2008	587,573		379,996	701,415	797,680	58,186		129,798	550,907	1,049,903	530,251
TOTAL	1,184,545		10,538,212	4,324,065	4,346,020	96,537		3,868,545	3,630,478	5,601,327	2,724,456

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	4,332		6,543,071	1,610,447	1,371,372	45,530		3,335,257	1,368,028	1,796,682	690,927
2005	1,190	19,304	3,012,488	823,327	966,873	579	13,853	1,796,782	901,229	1,349,962	615,820
2006	874,521	37,975	2,790,502	1,395,070	1,428,746	30,571	54,060	2,229,869	1,367,145	1,610,289	519,623
2007	4,278	111,390	5,177,157	1,065,623	1,240,331	4,532	50,570	2,406,140	625,042	1,366,348	613,241
2008	804,121	80,733	2,904,258	813,076	818,230	97,511	81,580	1,674,253	586,838	903,006	568,429
TOTAL	1,688,442	249,402	20,427,476	5,707,543	5,825,552	178,723	200,063	11,442,301	4,848,282	7,026,287	3,008,040

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	34,197,942	23,461,443	3,034,255			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,717,956	-4,271,085	17,432			
TOTAL LOSSES	30,479,986	19,190,358	3,051,687			
EXPECTED LOSSES	29,649,194	17,217,965	2,473,743			
CREDIBILITY	.20	.43	.65			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.413	2.149	.342	5.904		
INDICATED (POST-TEST)	2.962	1.865	.297	5.124		
PRES. ON RATE LEVEL	3.142	1.824	.262	5.228		
DERIVED BY FORMULA	3.106	1.842	.285	5.233		
UNDERLYING PRES. RATE	3.320	1.928	.277	5.525		
PROPOSED	3.103	1.840	.285	5.228		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	5.415
IND. RATES				5.42	MINIMUM PREMIUM	
MAN. RATES	5.44	5.44	5.66	+ 5.42	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	24,944	528,441	2.118			3	1	10	14
2005	29,659	429,666	1.448			1	1	11	13
2006	12,521	183,673	1.466				1	4	5
2007	9,895	230,972	2.334				1	5	6
2008	14,871	227,990	1.533				2	3	5
TOTAL	91,890	1,600,742	1.742			4	6	33	43

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
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	54,613
2006				47,543	35,634				5,890	65,242	29,364
2007				78,934	33,975				23,982	53,582	40,499
2008				69,417	21,557				37,281	40,055	59,680
TOTAL			476,905	279,945	161,365			79,705	101,055	250,773	250,994

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			527,514	4,503	66,165			50,360		87,741	76,463
2005	163	1,444	231,213	109,783	41,115	31	1,120	142,256	46,344	47,411	61,549
2006	72	408	28,556	58,121	48,945	5	224	8,351	10,861	82,468	32,565
2007	131	2,110	106,175	76,096	44,719	122	907	34,910	26,777	61,622	43,172
2008	219	4,540	163,306	55,089	26,386	237	3,766	78,267	31,403	35,895	63,977
TOTAL	585	8,502	1,056,764	303,592	227,330	395	6,017	314,144	115,385	315,137	277,726

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,386,407	1,003,182	279,331	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-340,405	-454,254	2,795	
TOTAL LOSSES	1,046,002	548,928	282,126	
EXPECTED LOSSES	2,750,268	1,801,963	443,829	
CREDIBILITY	.04	.10	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.138	.597	.307	2.042
INDICATED (POST-TEST)	.988	.518	.266	1.772
PRES. ON RATE LEVEL	2.832	1.856	.457	5.145
DERIVED BY FORMULA	2.758	1.722	.430	4.910
UNDERLYING PRES. RATE	2.993	1.961	.483	5.437
PROPOSED	2.758	1.722	.430	4.910

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	5.085
IND. RATES				5.09	MINIMUM PREMIUM	
MAN. RATES	5.42	5.53	5.57	+ 5.09	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	62,773	2,105,961	3.354		1	4	6	40	51
2005	55,746	2,411,391	4.325			7	4	49	60
2006	48,691	1,438,441	2.954			3	5	33	41
2007	46,372	1,292,532	2.787			3	1	23	27
2008	32,858	334,652	1.018				1	15	16
TOTAL	246,440	7,582,977	3.077		1	17	17	160	195

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		299,450	653,852	284,209	221,258		75,000	195,464	98,566	152,969	125,193
2005			1,301,467	84,091	279,796			422,043	67,386	167,584	89,024
2006			581,655	243,038	123,725			179,233	117,873	136,535	56,382
2007			550,406	20,340	116,434			355,239	22,125	174,457	53,531
2008			42,954	41,378	32,292				67,655	161,873	29,878
TOTAL		299,450	3,087,380	674,632	773,505		75,000	1,151,979	373,605	793,418	354,008

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		687,791	1,029,163	426,598	338,523		183,684	470,287	155,735	226,394	143,221
2005	169	13,022	2,021,438	131,213	416,033	57	8,056	989,120	100,680	241,631	100,330
2006	380	13,533	1,007,409	308,975	179,748	112	11,168	467,840	155,573	180,379	62,528
2007	160	17,486	800,369	64,443	148,080	865	13,579	696,892	69,750	203,336	57,064
2008	142	3,464	126,501	41,378	33,904	543	9,201	196,790	77,259	136,658	32,029
TOTAL	851	735,296	4,984,880	972,607	1,116,288	1,577	225,688	2,820,929	558,997	988,398	395,172

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,769,221	3,636,290	395,339	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-594,463	-764,478	2,340	
TOTAL LOSSES	8,174,758	2,871,812	397,679	
EXPECTED LOSSES	4,601,035	2,989,317	372,124	
CREDIBILITY	.08	.18	.28	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.317	1.165	.161	4.643
INDICATED (POST-TEST)	2.879	1.011	.140	4.030
PRES. ON RATE LEVEL	1.766	1.148	.143	3.057
DERIVED BY FORMULA	1.855	1.123	.142	3.120
UNDERLYING PRES. RATE	1.867	1.213	.151	3.231
PROPOSED	1.855	1.123	.142	3.120

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	3.231
IND. RATES				3.23	MINIMUM PREMIUM	
MAN. RATES	3.11	3.17	3.31	+ 3.23	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	43,278	2,548,260	5.888			4	6	42	52
2005	56,474	1,956,571	3.464	1		5	1	29	36
2006	41,339	1,432,095	3.464			3	3	34	40
2007	47,903	1,194,954	2.494			2	3	42	47
2008	41,745	1,248,364	2.990			1	4	23	28
TOTAL	230,739	8,380,244	3.632	1		15	17	170	203

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			957,960	232,363	406,185			338,024	57,835	476,077	79,816
2005	65,804		1,123,247	44,380	169,455	2,386		331,262		116,011	104,026
2006			546,736	180,251	124,070			192,401	132,736	157,306	98,595
2007			263,454	170,238	138,730			45,875	85,957	366,829	123,871
2008			299,759	256,411	172,734			139,626	117,419	178,668	83,747
TOTAL	65,804		3,191,156	883,643	1,011,174	2,386		1,047,188	393,947	1,294,891	490,055

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,436,990	348,776	621,463			735,584	91,379	704,596	91,310
2005	112,671	11,150	1,736,790	74,071	253,082	4,875	6,313	766,776	9,406	166,340	117,237
2006	285	12,435	924,803	234,522	177,547	128	12,084	506,013	174,859	207,467	109,342
2007	346	13,641	641,654	189,126	178,560	584	6,000	261,881	120,841	416,426	132,046
2008	982	31,492	1,103,183	265,617	194,742	1,822	28,030	533,069	130,937	160,837	89,777
TOTAL	114,284	68,718	5,843,420	1,112,112	1,425,394	7,409	52,427	2,803,323	527,422	1,655,666	539,712

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,913,232	4,778,629	540,378	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-828,597	-794,122	2,834	
TOTAL LOSSES	8,084,635	3,984,507	543,212	
EXPECTED LOSSES	6,608,365	3,218,809	399,178	
CREDIBILITY	.08	.18	.26	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.504	1.727	.235	5.466
INDICATED (POST-TEST)	3.041	1.499	.204	4.744
PRES. ON RATE LEVEL	2.710	1.320	.164	4.194
DERIVED BY FORMULA	2.736	1.352	.174	4.262
UNDERLYING PRES. RATE	2.864	1.395	.173	4.432
PROPOSED	2.736	1.352	.174	4.262

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	4.414
IND. RATES				4.41	MINIMUM PREMIUM	
MAN. RATES	4.61	4.49	4.54	+ 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	
2004	134,997	5,796,237	4.293	1		12	23	51	87	
2005	98,770	1,610,915	1.630			1	7	28	36	
2006	75,749	1,095,251	1.445			2	7	28	37	
2007	105,491	1,796,338	1.702			3	17	37	57	
2008	100,357	1,194,075	1.189			1	9	41	51	
TOTAL	515,364	11,492,816	2.230	1		19	63	185	268	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	542,571		2,477,137	523,044	542,605	520		603,790	278,630	490,032	337,908
2005			224,673	274,917	389,808			110,657	158,841	249,722	202,297
2006			340,358	81,729	128,752			43,842	192,415	180,364	127,791
2007			378,459	382,470	152,850			113,598	328,454	243,170	197,337
2008			128,779	152,710	211,251			33,000	118,240	343,728	206,367
TOTAL	542,571		3,549,406	1,414,870	1,425,266	520		904,887	1,076,580	1,507,016	1,071,700

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	783,473		3,899,013	785,089	830,186	909		1,452,719	440,236	725,250	386,567
2005	554	2,696	405,834	376,830	575,984	138	2,163	289,619	215,959	359,450	227,989
2006	132	7,672	568,953	113,864	177,768	177	5,071	202,979	236,680	237,756	141,720
2007	710	21,846	1,057,922	388,325	211,704	1,830	14,216	600,562	321,239	300,662	210,361
2008	633	20,642	740,393	195,520	214,668	1,259	21,185	441,410	153,614	288,952	221,225
TOTAL	785,502	52,856	6,672,115	1,859,628	2,010,310	4,313	42,635	2,987,289	1,367,728	1,912,070	1,187,862

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,544,710	7,149,736	1,189,426			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,144,506	-1,317,838	7,113			
TOTAL LOSSES	9,400,204	5,831,898	1,196,539			
EXPECTED LOSSES	9,302,321	5,406,169	989,498			
CREDIBILITY	.14	.30	.45			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.824	1.132	.232	3.188		
INDICATED (POST-TEST)	1.583	.983	.201	2.767		
PRES. ON RATE LEVEL	1.707	.993	.182	2.882		
DERIVED BY FORMULA	1.690	.990	.191	2.871		
UNDERLYING PRES. RATE	1.805	1.049	.192	3.046		
PROPOSED	1.690	.990	.191	2.871		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	2.973
IND. RATES				2.97	MINIMUM PREMIUM	
MAN. RATES	3.01	3.05	3.12	+ 2.97	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	49,939	4,136,311	8.282		1	3	5	46	55
2005	42,574	1,800,356	4.228			4	1	44	49
2006	47,612	1,635,390	3.434			2	8	43	53
2007	57,726	1,911,123	3.310			2	7	37	46
2008	49,987	1,521,148	3.043			2	4	32	38
TOTAL	247,838	11,004,328	4.440		1	13	25	202	241

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		32,920	452,129	197,004	289,360		40,997	2,436,581	138,055	350,816	198,449
2005			735,535	45,036	192,148			365,219	877	218,452	243,089
2006			219,031	445,768	128,877			96,168	218,866	222,850	303,830
2007			212,968	384,061	172,227			242,980	157,152	352,757	388,978
2008			239,950	129,448	263,122			86,300	85,523	399,051	317,754
TOTAL		32,920	1,859,613	1,201,317	1,045,734		40,997	3,227,248	600,473	1,543,926	1,452,100

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		77,955	482,862	295,703	442,720		103,517	1,274,044	218,127	519,209	227,026
2005	91	7,393	1,143,667	71,649	284,960		6,978	848,096	13,566	312,261	273,961
2006	675	7,715	563,703	536,818	189,384	201	8,235	336,098	273,054	293,291	336,947
2007	689	16,993	828,749	383,382	230,527	1,387	15,559	736,607	200,040	411,484	414,651
2008	661	25,476	904,075	209,560	264,683	1,563	25,928	525,353	154,283	332,170	340,632
TOTAL	2,116	135,532	3,923,056	1,497,112	1,412,274	3,151	160,217	3,720,198	859,070	1,868,415	1,593,217

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,961,869	5,663,647	1,595,047	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-770,764	-1,159,539	8,948	
TOTAL LOSSES	7,191,105	4,504,108	1,603,995	
EXPECTED LOSSES	6,260,388	4,790,709	1,192,101	
CREDIBILITY	.08	.18	.28	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.902	1.817	.647	5.366
INDICATED (POST-TEST)	2.519	1.577	.562	4.658
PRES. ON RATE LEVEL	2.391	1.829	.455	4.675
DERIVED BY FORMULA	2.401	1.784	.485	4.670
UNDERLYING PRES. RATE	2.526	1.933	.481	4.940
PROPOSED	2.401	1.784	.485	4.670

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	4.837
IND. RATES				4.84	MINIMUM PREMIUM	
MAN. RATES	5.04	4.98	5.06	+ 4.84	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	76,303	8,692,970	11.392			15	45	235	295
2005	122,557	7,863,808	6.416			13	37	173	223
2006	122,903	5,850,872	4.760			8	39	145	192
2007	130,386	13,422,170	10.294	1		17	74	269	361
2008	119,764	3,906,876	3.262			1	24	129	154
TOTAL	571,913	39,736,696	6.948	1		54	219	951	1225

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			2,055,802	1,872,885	1,038,881			888,861	1,036,537	976,664	823,340
2005			2,133,723	1,518,470	923,879			849,492	839,465	960,986	637,793
2006			928,443	1,371,229	606,127			423,210	1,181,377	793,847	546,639
2007	3,000		2,237,440	4,323,391	1,371,721	21,323		1,078,096	2,136,776	1,252,799	997,624
2008			168,696	1,075,695	570,194			105,000	731,258	758,347	497,686
TOTAL	3,000		7,524,104	10,161,670	4,510,802	21,323		3,344,659	5,925,413	4,742,643	3,503,082

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			3,235,834	2,811,203	1,589,488			2,138,599	1,637,730	1,445,462	941,901
2005	3,055	22,385	3,551,325	2,061,393	1,382,497	736	16,326	2,130,479	1,138,612	1,390,111	718,793
2006	2,085	29,280	2,147,743	1,672,670	863,706	1,100	38,413	1,564,267	1,442,858	1,066,870	606,223
2007	11,966	178,592	8,832,597	4,219,119	1,932,460	50,426	104,191	4,537,861	2,085,710	1,598,071	1,063,467
2008	3,583	85,041	3,058,760	959,306	634,005	5,371	84,254	1,709,562	624,830	686,437	533,519
TOTAL	20,689	315,298	20,826,259	11,723,691	6,402,156	57,633	243,184	12,080,768	6,929,740	6,186,951	3,863,903

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	35,472,481	32,876,530	3,993,927		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-3,130,642	-4,973,109	25,669		
TOTAL LOSSES	32,341,839	27,903,421	4,019,596		
EXPECTED LOSSES	25,547,354	20,634,621	3,339,973		
CREDIBILITY	.15	.32	.48		
PURE PREMIUMS					
INDICATED (PRE-TEST)	5.655	4.879	.703	11.237	
INDICATED (POST-TEST)	4.909	4.235	.610	9.754	
PRES. ON RATE LEVEL	4.227	3.414	.553	8.194	
DERIVED BY FORMULA	4.329	3.677	.580	8.586	
UNDERLYING PRES. RATE	4.467	3.608	.584	8.659	
PROPOSED	4.329	3.677	.580	8.586	
IND. RATES					
YEAR	4-1-10	12-1-10	4-1-11	4-1-12	IND. RATE
IND. RATES				8.89	MINIMUM PREMIUM
MAN. RATES	8.98	8.98	8.87	+ 8.89	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2004	302,137	2,051,173	.678			3	5	31	39
2005	287,190	3,123,088	1.087			8	5	34	47
2006	293,147	3,740,122	1.275	1		7	7	33	48
2007	228,277	1,685,164	.738			3	7	18	28
2008	230,134	2,095,889	.910			2	7	24	33
TOTAL	1,340,885	12,695,436	.947	1		23	31	140	195

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2004			728,377	134,107	278,668			233,216	230,957	250,440	195,408
2005			1,407,820	279,718	238,899			446,250	89,587	407,502	253,312
2006	479,072		1,442,501	317,042	327,087	1,376		508,011	148,478	327,375	189,180
2007			618,838	341,071	105,780			124,239	141,520	189,569	164,147
2008			318,458	419,201	239,714			59,397	611,787	289,377	157,955
TOTAL	479,072		4,515,994	1,491,139	1,190,148	1,376		1,371,113	1,222,329	1,464,263	960,002

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,115,162	201,295	426,362			543,419	364,911	370,653	223,547
2005	564	14,095	2,212,972	391,372	359,069	78	8,571	1,055,564	135,693	583,647	285,483
2006	706,235	31,714	2,363,168	433,122	462,498	3,483	29,289	1,234,784	222,228	426,450	209,801
2007	687	27,796	1,337,269	357,516	159,764	988	9,571	435,857	155,805	225,735	174,981
2008	1,518	43,433	1,531,598	402,761	272,522	3,865	58,318	1,166,525	440,211	296,430	169,328
TOTAL	709,004	117,038	8,560,169	1,786,066	1,680,215	8,414	105,749	4,436,149	1,318,848	1,902,915	1,063,140

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,939,773	6,714,168	1,092,561	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,667,688	-1,337,996	6,131	
TOTAL LOSSES	12,272,085	5,376,172	1,098,692	
EXPECTED LOSSES	13,489,303	5,376,948	898,393	
CREDIBILITY	.26	.57	.85	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.915	.401	.082	1.398
INDICATED (POST-TEST)	.794	.348	.071	1.213
PRES. ON RATE LEVEL	.952	.380	.063	1.395
DERIVED BY FORMULA	.911	.362	.070	1.343
UNDERLYING PRES. RATE	1.006	.401	.067	1.474
PROPOSED	.911	.362	.070	1.343

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	1.391
IND. RATES				1.39	MINIMUM PREMIUM	
MAN. RATES	1.62	1.56	1.51	+ 1.39	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	113,752	286,755	.252			1	1	3	5
2005	118,325	1,629,145	1.376			4	8	3	15
2006	115,789	2,481,545	2.143			6	6	8	20
2007	107,873	707,705	.656			1	5	2	8
2008	33,153	255,373	.770				2	2	4
TOTAL	488,892	5,360,523	1.096			12	22	18	52

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			138,665	9,194	15,066			16,665	7,992	63,805	35,368
2005			797,867	155,662	5,025			364,440	241,885	19,590	44,676
2006			1,338,321	230,426	30,250			550,984	155,045	58,441	118,078
2007			204,340	79,620	8,822			70,000	132,867	37,403	174,653
2008			62,200	76,018	15,066				68,106	8,156	40,893
TOTAL			2,479,193	537,102	135,181			1,002,089	605,895	187,395	413,668

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			218,259	13,800	23,051			40,096	12,627	94,431	40,461
2005	314	7,503	1,193,046	214,584	12,193	215	6,477	827,331	324,201	34,756	50,350
2006	374	28,303	2,119,190	308,418	64,500	158	30,999	1,310,929	215,718	88,661	130,949
2007	167	8,122	391,622	84,402	20,225	778	6,378	278,877	125,298	54,382	186,180
2008	239	6,052	222,497	71,178	76,226	353	5,158	103,040	42,584	13,438	43,837
TOTAL	1,094	49,980	4,144,614	692,382	196,195	1,504	49,012	2,560,273	720,428	285,668	451,777

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,565,996	1,901,712	451,794			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-662,894	-307,488	1,700			
TOTAL LOSSES	6,903,102	1,594,224	453,494			
EXPECTED LOSSES	4,796,030	1,148,897	308,002			
CREDIBILITY	.13	.29	.43			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.412	.326	.093	1.831		
INDICATED (POST-TEST)	1.226	.283	.081	1.590		
PRES. ON RATE LEVEL	.928	.222	.060	1.210		
DERIVED BY FORMULA	.967	.240	.069	1.276		
UNDERLYING PRES. RATE	.981	.235	.063	1.279		
PROPOSED	.967	.240	.069	1.276		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	1.321
IND. RATES				1.32	MINIMUM PREMIUM	
MAN. RATES	1.24	1.22	1.31	+ 1.32	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	641,481	2,055,727	.320	1		2	7	19	29
2005	589,618	4,311,435	.731			12	10	31	53
2006	593,363	2,541,865	.428			4	12	31	47
2007	702,563	3,260,035	.464			4	23	41	68
2008	709,746	2,516,099	.354			1	14	36	51
TOTAL	3,236,771	14,685,161	.454	1		23	66	158	248

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	577,938		260,179	237,578	102,682	140,333		180,350	160,714	146,625	249,328
2005			1,910,852	196,976	132,358			1,129,083	373,752	348,825	219,589
2006			641,370	521,103	205,915			248,849	262,839	299,346	362,443
2007			601,781	696,906	170,960			213,596	740,928	437,210	398,654
2008			217,362	381,446	214,910			40,981	492,389	722,917	446,094
TOTAL	577,938		3,631,544	2,034,009	826,825	140,333		1,812,859	2,030,622	1,954,923	1,676,108

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	673,507		409,522	356,603	157,104	197,968		433,922	253,928	217,006	285,231
2005	392	17,074	2,686,044	282,037	202,917	330	17,249	2,157,360	515,880	508,444	247,477
2006	800	16,824	1,244,222	641,834	299,345	255	16,972	705,028	337,719	393,871	401,949
2007	1,242	35,585	1,750,113	686,010	258,758	3,994	29,792	1,239,590	707,453	553,362	424,965
2008	1,341	36,616	1,298,776	358,886	242,368	3,685	59,258	1,227,396	464,704	631,252	478,213
TOTAL	677,282	106,099	7,388,677	2,325,370	1,160,492	206,232	123,271	5,763,296	2,279,684	2,303,935	1,837,835

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,264,857	8,069,481	1,854,943			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,268,101	-1,369,521	11,205			
TOTAL LOSSES	12,996,756	6,699,960	1,866,148			
EXPECTED LOSSES	10,519,507	5,729,085	1,456,546			
CREDIBILITY	.47	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.402	.207	.058	.667		
INDICATED (POST-TEST)	.349	.180	.050	.579		
PRES. ON RATE LEVEL	.308	.167	.043	.518		
DERIVED BY FORMULA	.327	.180	.050	.557		
UNDERLYING PRES. RATE	.325	.177	.045	.547		
PROPOSED	.327	.180	.050	.557		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	.576
IND. RATES				.58	MINIMUM PREMIUM	
MAN. RATES	.68	.63	.56	+ .58	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	209,624	4,894,012	2.334			11	11	43	65
2005	225,104	2,114,829	.939			5	3	60	68
2006	224,793	3,272,279	1.455			9	4	62	75
2007	290,619	3,524,256	1.212	1		3	11	52	67
2008	353,780	1,966,007	.555			1	9	57	67
TOTAL	1,303,920	15,771,383	1.210	1		29	38	274	342

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,945,782	246,588	207,310			1,469,638	305,881	450,781	268,032
2005			755,480	67,664	295,407			234,541	37,500	427,355	296,882
2006			1,655,765	68,588	312,733			568,054	43,438	345,273	278,428
2007	823,927		420,311	484,558	499,220	10,000		148,180	419,795	463,980	254,285
2008			125,106	349,046	562,809			12,664	132,117	561,722	222,543
TOTAL	823,927		4,902,444	1,216,444	1,877,479	10,000		2,433,077	938,731	2,249,111	1,320,170

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			2,672,907	370,128	317,182			2,426,579	483,292	667,158	306,629
2005	136	7,690	1,182,694	104,345	436,726	33	4,551	559,169	63,600	609,894	334,586
2006	147	34,273	2,559,780	147,048	437,218	59	31,196	1,322,077	105,168	444,257	308,777
2007	900,801	30,044	1,397,048	535,788	621,952	15,391	19,145	809,651	428,594	554,818	271,068
2008	1,465	43,516	1,588,029	462,814	558,647	1,475	25,830	558,243	208,537	464,359	238,566
TOTAL	902,549	115,523	9,400,458	1,620,123	2,371,725	16,958	80,722	5,675,719	1,289,191	2,740,486	1,459,626

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,204,557	8,147,018	1,471,999			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,890,637	-1,838,094	11,745			
TOTAL LOSSES	14,313,920	6,308,924	1,483,744			
EXPECTED LOSSES	16,442,432	8,019,109	1,382,155			
CREDIBILITY	.25	.56	.84			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.098	.484	.114	1.696		
INDICATED (POST-TEST)	.953	.420	.099	1.472		
PRES. ON RATE LEVEL	1.193	.582	.101	1.876		
DERIVED BY FORMULA	1.133	.491	.099	1.723		
UNDERLYING PRES. RATE	1.261	.615	.106	1.982		
PROPOSED	1.133	.491	.099	1.723		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	1.784
IND. RATES				1.78	MINIMUM PREMIUM	
MAN. RATES	2.16	2.08	2.03	+ 1.78	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	114,969	3,285,016	2.857			4	9	60	73
2005	123,355	4,844,729	3.927			8	4	56	68
2006	123,127	2,372,325	1.926			3	6	46	55
2007	113,234	2,852,995	2.519			7	12	31	50
2008	117,019	2,062,057	1.762			3	4	38	45
TOTAL	591,704	15,417,122	2.606			25	35	231	291

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			614,137	345,636	541,417			222,607	722,163	606,995	232,061
2005			1,728,026	105,359	353,128			1,979,471	36,766	380,838	261,141
2006			543,709	49,977	460,026			356,057	192,725	541,791	228,040
2007			976,332	458,269	249,415			453,575	220,554	277,457	217,393
2008			416,554	156,133	422,171			148,869	125,438	537,024	255,868
TOTAL			4,278,758	1,115,374	2,026,157			3,160,579	1,297,646	2,344,105	1,194,503

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			966,652	518,799	828,367			535,592	1,141,018	898,354	265,478
2005	212	12,679	1,961,822	160,777	523,668	33	15,194	1,849,048	73,033	545,800	294,306
2006	108	12,339	909,392	105,047	618,422	191	22,309	933,464	277,801	696,883	252,896
2007	972	43,311	2,056,918	505,130	342,660	2,167	25,141	1,217,952	266,845	338,082	231,741
2008	927	39,254	1,390,256	304,228	421,098	2,397	39,112	781,538	218,541	449,401	274,290
TOTAL	2,219	107,583	7,285,040	1,593,981	2,734,215	4,788	101,756	5,317,594	1,977,238	2,928,520	1,318,711

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,818,980	9,233,954	1,324,976			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,136,825	-1,500,669	7,955			
TOTAL LOSSES	11,682,155	7,733,285	1,332,931			
EXPECTED LOSSES	9,331,172	6,159,639	1,088,736			
CREDIBILITY	.15	.33	.49			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.974	1.307	.225	3.506		
INDICATED (POST-TEST)	1.713	1.134	.195	3.042		
PRES. ON RATE LEVEL	1.493	.985	.174	2.652		
DERIVED BY FORMULA	1.526	1.034	.184	2.744		
UNDERLYING PRES. RATE	1.577	1.041	.184	2.802		
PROPOSED	1.526	1.034	.184	2.744		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	2.842
IND. RATES				2.84	MINIMUM PREMIUM	
MAN. RATES	2.69	2.74	2.87	+ 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
2004	24,723	879,479	3.557			1	1	13	15
2005	24,135	797,507	3.304			2	3	6	11
2006	23,042	351,147	1.523			1		5	6
2007	23,446	613,704	2.617			2		10	12
2008	24,118	86,522	.358					2	2
TOTAL	119,464	2,728,359	2.284			6	4	36	46

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			304,275	3,135	59,533			327,383	57,270	95,671	32,212
2005			237,575	242,454	21,787			112,908	120,006	20,839	41,938
2006			127,974		41,495			138,640		22,674	20,364
2007			304,500		56,942			115,000		87,316	49,946
2008					9,215					14,359	62,948
TOTAL			974,324	245,589	188,972			693,931	177,276	240,859	207,408

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			396,443	4,706	91,087			652,020	90,487	141,593	36,851
2005	488	2,439	402,972	325,176	36,041	106	2,151	281,596	159,953	32,856	47,264
2006	4	2,657	197,971	6,348	56,579	5	7,347	312,444	9,572	30,304	22,584
2007	76	10,251	468,248	26,030	73,151	300	5,043	260,606	21,662	99,933	53,242
2008	4	326	12,380	3,546	8,545	19	381	8,820	3,265	11,514	67,480
TOTAL	572	15,673	1,478,014	365,806	265,403	430	14,922	1,515,486	284,939	316,200	227,421

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,025,097	1,232,348	227,421	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-317,647	-413,780	1,450	
TOTAL LOSSES	2,707,450	818,568	228,871	
EXPECTED LOSSES	2,611,483	1,704,750	197,116	
CREDIBILITY	.05	.11	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.266	.685	.192	3.143
INDICATED (POST-TEST)	1.967	.595	.167	2.729
PRES. ON RATE LEVEL	2.069	1.350	.156	3.575
DERIVED BY FORMULA	2.064	1.267	.158	3.489
UNDERLYING PRES. RATE	2.186	1.427	.165	3.778
PROPOSED	2.064	1.267	.158	3.489

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	3.613
IND. RATES				3.61	MINIMUM PREMIUM	
MAN. RATES	3.69	3.73	3.87	+ 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
2004	166,641	3,513,825	2.108			6	11	53	70
2005	196,256	2,462,095	1.254			6	2	54	62
2006	231,948	3,443,692	1.484			7	11	41	59
2007	197,786	4,240,894	2.144			7	9	38	54
2008	230,201	2,508,709	1.089			2	10	49	61
TOTAL	1,022,832	16,169,215	1.581			28	43	235	306

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,445,488	305,148	349,807			457,413	234,786	406,716	314,467
2005			1,226,604	44,529	256,938			325,565	20,190	386,908	201,361
2006			1,680,700	302,844	220,359			375,803	260,789	324,086	279,111
2007			1,604,870	446,136	226,423			1,174,228	220,504	403,577	165,156
2008			416,532	480,652	230,172			266,291	419,586	431,404	264,072
TOTAL			6,374,194	1,579,309	1,283,699			2,599,300	1,155,855	1,952,691	1,224,167

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			2,267,272	458,027	535,203			1,096,992	370,960	601,935	359,750
2005	90	12,245	1,899,417	77,346	381,716	17	6,258	764,814	41,870	552,274	226,934
2006	493	36,116	2,696,191	415,656	323,330	253	23,685	990,531	344,357	426,526	309,534
2007	1,057	59,082	2,794,980	520,463	327,180	3,548	48,124	2,421,086	337,862	492,030	176,056
2008	1,709	50,223	1,760,378	449,103	272,916	4,589	70,069	1,353,929	387,338	399,257	283,085
TOTAL	3,349	157,666	11,418,238	1,920,595	1,840,345	8,407	148,136	6,627,352	1,482,387	2,472,022	1,355,359

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,154,258	8,138,954	1,362,835	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,695,526	-1,400,014	8,416	
TOTAL LOSSES	17,458,732	6,738,940	1,371,251	
EXPECTED LOSSES	14,309,420	5,871,056	1,084,201	
CREDIBILITY	.22	.47	.71	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.707	.659	.134	2.500
INDICATED (POST-TEST)	1.482	.572	.116	2.170
PRES. ON RATE LEVEL	1.324	.543	.100	1.967
DERIVED BY FORMULA	1.359	.557	.111	2.027
UNDERLYING PRES. RATE	1.399	.574	.106	2.079
PROPOSED	1.359	.557	.111	2.027

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	2.099
IND. RATES				2.10	MINIMUM PREMIUM	
MAN. RATES	2.11	2.05	2.13	+ 2.10	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	6,130	2,922	.047						1	1
2005	8,016	3,473	.043						2	2
2006	7,471	21,140	.282						2	2
2007	4,922	3,868	.078						1	1
2008	4,584	1,567	.034							
TOTAL	31,123	32,970	.106						6	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					782					1,494	646
2005					629					960	1,884
2006					669					11,317	9,154
2007					1,781					1,509	578
2008											1,567
TOTAL					3,861					15,280	13,829

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					1,196					2,211	739
2005			29	15	923			27	21	1,366	2,123
2006			103	46	886		25	976	699	14,251	10,152
2007		24	831	275	2,071		8	357	174	1,680	616
2008											1,680
TOTAL		24	963	336	5,076		33	1,360	894	19,508	15,310

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,380	25,814	17,295	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-59,731	-77,668	306	
TOTAL LOSSES			17,601	
EXPECTED LOSSES	473,069	305,939	47,307	
CREDIBILITY	.02	.05	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.057	.057
INDICATED (POST-TEST)	.000	.000	.049	.049
PRES. ON RATE LEVEL	1.438	.930	.144	2.512
DERIVED BY FORMULA	1.409	.884	.137	2.430
UNDERLYING PRES. RATE	1.520	.983	.152	2.655
PROPOSED	1.409	.884	.137	2.430

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	2.516
IND. RATES				2.52	MINIMUM PREMIUM	
MAN. RATES	2.71	2.89	2.72	+ 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
2004	187,848	11,068,078	5.892	2		27	15	92	136
2005	197,524	10,042,328	5.084	1	1	14	21	121	158
2006	228,912	11,305,524	4.938			26	27	98	151
2007	206,634	10,187,922	4.930	4		12	25	115	156
2008	211,826	6,863,292	3.240	1		9	14	85	109
TOTAL	1,032,744	49,467,144	4.790	8	1	88	102	511	710

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	33,996		5,179,773	394,723	682,986	13,142		3,014,356	516,402	769,349	463,351
2005	649,318	207,628	2,561,835	751,098	973,508	359	700,000	1,469,300	420,261	1,383,051	925,970
2006			5,183,462	823,655	661,689			2,807,371	408,633	885,761	534,953
2007	2,715,628		2,127,207	888,447	769,509	3,044		1,232,682	604,289	1,261,155	585,961
2008	972,161		1,634,458	627,901	719,761	38,000		715,594	753,513	975,869	426,035
TOTAL	4,371,103	207,628	16,686,735	3,485,824	3,807,453	54,545	700,000	9,239,303	2,703,098	5,275,185	2,936,270

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	49,090		7,508,305	592,481	1,044,973	22,972		5,928,523	815,916	1,138,633	530,074
2005	1,098,309	246,894	3,846,620	1,046,205	1,445,945	1,095	828,697	2,894,975	616,381	1,982,335	1,043,568
2006	1,361	108,683	8,117,940	1,148,915	968,358	456	150,786	6,388,040	689,359	1,171,363	593,263
2007	3,873,435	91,708	4,298,602	1,030,328	999,404	10,107	61,444	2,920,000	763,465	1,477,479	624,634
2008	1,052,675	122,081	4,226,261	843,631	784,932	58,051	156,310	2,987,317	775,469	887,931	456,710
TOTAL	6,074,870	569,366	27,997,728	4,661,560	5,243,612	92,681	1,197,237	21,118,855	3,660,590	6,657,741	3,248,249

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	57,269,888	20,466,929	3,252,347			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,636,506	-4,307,203	19,608			
TOTAL LOSSES	51,633,382	16,159,726	3,271,955			
EXPECTED LOSSES	46,545,772	17,794,180	2,623,169			
CREDIBILITY	.22	.48	.72			
PURE PREMIUMS						
INDICATED (PRE-TEST)	5.000	1.565	.317	6.882		
INDICATED (POST-TEST)	4.340	1.358	.275	5.973		
PRES. ON RATE LEVEL	4.256	1.627	.240	6.123		
DERIVED BY FORMULA	4.274	1.498	.265	6.037		
UNDERLYING PRES. RATE	4.507	1.723	.254	6.484		
PROPOSED	4.274	1.498	.265	6.037		
IND. RATES						
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	6.452
IND. RATES				6.45	MINIMUM PREMIUM	
MAN. RATES	6.93	6.97	7.02	+ 6.45	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	121,874	3,088,979	2.534			5	7	59	71
2005	129,622	6,469,446	4.991	2		16	7	66	91
2006	151,292	7,286,912	4.816	1		7	16	62	86
2007	151,620	4,071,472	2.685			5	9	73	87
2008	148,294	3,240,414	2.185			2	4	66	72
TOTAL	702,702	24,157,223	3.438	3		35	43	326	407

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			783,035	352,088	533,557			373,850	241,552	475,238	329,659
2005	718,866		3,027,744	198,701	471,350	66,488		1,049,850	134,688	475,853	325,906
2006	786,124		1,523,099	819,123	498,936			2,017,741	695,385	526,179	420,325
2007			1,232,706	383,566	606,685			186,590	174,029	1,245,217	242,679
2008			254,924	172,679	689,768			56,406	1,037,252	728,178	301,207
TOTAL	1,504,990		6,821,508	1,926,157	2,800,296	66,488		3,684,437	2,282,906	3,450,665	1,619,776

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,232,497	528,484	816,343			899,483	381,653	703,356	377,130
2005	1,230,280	30,100	4,694,590	305,125	704,616	135,983	20,050	2,456,468	208,653	684,238	367,296
2006	1,049,735	31,824	2,352,064	1,027,733	705,956	679	59,508	2,490,192	894,074	710,971	466,140
2007	1,020	54,662	2,510,005	507,729	758,745	1,536	18,606	843,600	312,300	1,404,513	258,696
2008	1,023	41,987	1,532,170	387,651	662,655	3,768	60,579	1,250,446	464,692	635,524	322,894
TOTAL	2,282,058	158,573	12,321,326	2,756,722	3,648,315	141,966	158,743	7,940,189	2,261,372	4,138,602	1,792,156

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	23,003,926	12,894,433	1,812,125			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,561,141	-1,960,160	9,377			
TOTAL LOSSES	20,442,785	10,934,273	1,821,502			
EXPECTED LOSSES	21,130,249	8,144,316	1,229,730			
CREDIBILITY	.17	.37	.55			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.909	1.556	.259	4.724		
INDICATED (POST-TEST)	2.525	1.351	.225	4.101		
PRES. ON RATE LEVEL	2.840	1.095	.165	4.100		
DERIVED BY FORMULA	2.786	1.190	.198	4.174		
UNDERLYING PRES. RATE	3.007	1.159	.175	4.341		
PROPOSED	2.737	1.169	.195	4.101		
IND. RATES						
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	4.383
IND. RATES				4.38	MINIMUM PREMIUM	
MAN. RATES	4.49	4.59	4.70	+ 4.38	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	88,735	1,952,353	2.200			5	2	29	36
2005	96,622	5,611,909	5.808	1		9	6	53	69
2006	91,924	3,691,254	4.015			5	4	67	76
2007	87,366	3,946,599	4.517	1		8	6	39	54
2008	76,740	2,312,795	3.013			2	5	44	51
TOTAL	441,387	17,514,910	3.968			29	23	232	286

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			873,646	146,275	137,869			341,480	49,412	147,005	256,666
2005	593,794		1,604,861	279,683	475,788			1,583,765	205,997	424,334	443,687
2006			798,512	174,748	445,341			1,372,925	140,247	547,329	212,152
2007	231,768		1,636,141	275,808	463,822			706,536	184,457	344,241	103,826
2008			324,414	190,903	806,706			92,009	133,497	651,004	114,262
TOTAL	825,562		5,237,574	1,067,417	2,329,526			4,096,715	713,610	2,113,913	1,130,593

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,375,120	219,559	210,941			821,601	78,071	217,571	293,626
2005	1,016,461	15,390	2,389,892	397,948	706,757	185	24,173	2,969,511	305,327	613,406	500,035
2006	291	16,094	1,187,741	254,143	605,157	153	38,493	1,625,378	236,174	705,141	235,277
2007	346,024	62,974	2,905,230	411,810	594,807	2,620	34,623	1,728,151	269,044	415,519	110,679
2008	1,290	51,055	1,858,864	467,533	777,563	2,158	36,709	759,611	241,090	539,319	122,489
TOTAL	1,364,066	145,513	9,716,847	1,750,993	2,895,225	5,116	133,998	7,904,252	1,129,706	2,490,956	1,262,106

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	19,270,030	8,275,340	1,273,294			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,840,265	-1,273,306	5,698			
TOTAL LOSSES	17,429,765	7,002,034	1,278,992			
EXPECTED LOSSES	14,720,256	5,133,331	816,566			
CREDIBILITY	.12	.27	.41			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.949	1.586	.290	5.825		
INDICATED (POST-TEST)	3.428	1.377	.252	5.057		
PRES. ON RATE LEVEL	3.150	1.098	.175	4.423		
DERIVED BY FORMULA	3.183	1.173	.207	4.563		
UNDERLYING PRES. RATE	3.335	1.163	.185	4.683		
PROPOSED	3.183	1.173	.207	4.563		
IND. RATES						
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	4.876
IND. RATES				4.88	MINIMUM PREMIUM	
MAN. RATES	5.07	5.00	5.07	+ 4.88	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	12,722	330,880	2.600			1	1	11	13
2005	18,909	799,042	4.225			1	2	10	13
2006	17,785	1,680,021	9.446			3	4	9	16
2007	14,887	967,215	6.497			2	2	8	12
2008	17,245	1,103,471	6.398			1	1	6	8
TOTAL	81,548	4,880,629	5.985			8	10	44	62

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			97,274	23,782	118,352			18,469	973	47,585	24,445
2005			281,353	97,011	153,256			44,049	43,573	130,901	48,899
2006			550,653	197,793	65,095			207,067	337,511	44,366	277,536
2007			458,682	66,026	201,635			36,701	39,234	116,461	48,476
2008			310,160	60,047	100,732			438,840	42,119	104,831	46,742
TOTAL			1,698,122	444,659	639,070			745,126	463,410	444,144	446,098

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			153,109	35,697	181,078			44,436	1,537	70,425	27,965
2005	195	2,941	453,705	135,337	226,998	40	866	112,774	60,938	187,452	55,109
2006	311	12,474	929,994	251,113	100,013	316	15,095	624,151	405,998	76,146	307,787
2007	258	18,399	834,938	116,355	249,209	294	3,094	140,525	50,831	133,730	51,675
2008	337	15,498	535,404	99,159	107,226	2,686	39,823	709,923	95,241	101,363	50,107
TOTAL	1,101	49,312	2,907,150	637,661	864,524	3,336	58,878	1,631,809	614,545	569,116	492,643

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,666,316	2,701,335	492,982	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-405,161	-338,968	1,182	
TOTAL LOSSES	4,261,155	2,362,367	494,164	
EXPECTED LOSSES	3,372,010	1,404,257	157,387	
CREDIBILITY	.04	.09	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.225	2.897	.606	8.728
INDICATED (POST-TEST)	4.535	2.515	.526	7.576
PRES. ON RATE LEVEL	3.905	1.626	.183	5.714
DERIVED BY FORMULA	3.930	1.706	.228	5.864
UNDERLYING PRES. RATE	4.135	1.722	.193	6.050
PROPOSED	3.930	1.706	.228	5.864

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	6.267
IND. RATES				6.27	MINIMUM PREMIUM	
MAN. RATES	6.45	6.45	6.55	+ 6.27	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	29,504	2,432,204	8,243			5	7	63	75	
2005	31,938	2,478,956	7,761	1		5	10	48	64	
2006	52,775	4,043,786	7,662	1		7	13	69	90	
2007	68,007	5,378,502	7,908	3	1	5	15	62	86	
2008	72,958	3,871,871	5,306	1			17	49	67	
TOTAL	255,182	18,205,319	7,134	6	1	22	62	291	382	

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			954,383	358,243	276,150			188,163	143,413	383,705	128,147
2005	62,711		703,402	434,278	221,759	28		350,960	215,052	356,634	134,132
2006	5,400		1,309,021	716,515	328,913	2,000		603,122	383,346	525,071	170,398
2007	577,286	659,451	693,353	841,671	480,182	5,148	800,000	200,339	333,163	623,868	164,041
2008	642,876		799,045	799,045	551,674				931,166	770,109	177,001
TOTAL	1,288,273	659,451	3,660,159	3,149,752	1,858,678	7,176	800,000	1,342,584	2,006,140	2,659,387	773,719

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,502,198	537,723	422,507			452,721	226,594	567,882	146,600
2005	108,163	7,272	1,156,449	589,475	333,462	244	6,736	856,227	296,915	513,793	151,167
2006	9,063	31,764	2,357,164	897,345	477,465	5,206	37,589	1,573,753	512,178	688,907	188,971
2007	861,245	484,798	2,284,259	875,350	631,204	11,302	470,201	966,576	394,772	727,489	174,868
2008	879,461	61,689	2,244,820	736,027	583,194	4,826	76,052	1,576,437	633,530	695,218	189,745
TOTAL	1,857,932	585,523	9,544,890	3,635,920	2,447,832	21,578	590,578	5,425,714	2,063,989	3,193,289	851,351

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	18,042,590	11,364,250	852,306			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,685,890	-2,106,910	5,489			
TOTAL LOSSES	16,356,700	9,257,340	857,795			
EXPECTED LOSSES	14,703,587	9,337,108	612,437			
CREDIBILITY	.09	.19	.28			
PURE PREMIUMS						
INDICATED (PRE-TEST)	6.410	3.628	.336	10.374		
INDICATED (POST-TEST)	5.564	3.149	.292	9.005		
PRES. ON RATE LEVEL	5.442	3.455	.227	9.124		
DERIVED BY FORMULA	5.453	3.397	.245	9.095		
UNDERLYING PRES. RATE	5.762	3.659	.240	9.661		
PROPOSED	5.453	3.397	.245	9.095		
IND. RATES						
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	9.720
IND. RATES				9.72	MINIMUM PREMIUM	
MAN. RATES	10.66	10.59	10.46	+ 9.72	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	69,634	5,502,786	7.902	2		14	6	65	87
2005	89,109	2,696,584	3.026			4	9	79	92
2006	103,868	4,959,605	4.774			10	11	62	83
2007	121,681	6,177,215	5.076	1		11	17	87	116
2008	159,873	5,729,713	3.583	1		2	23	80	106
TOTAL	544,165	25,065,903	4.606	4		41	66	373	484

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	6,000		2,718,199	253,226	342,000			1,493,985	149,363	379,264	160,749
2005			779,385	279,181	381,849			381,717	90,457	509,518	274,477
2006			1,904,636	415,526	407,641			1,317,010	197,983	514,059	202,750
2007	698,569		1,944,482	704,379	692,428	12,659		657,469	488,768	691,323	287,138
2008	604,257		361,647	891,537	740,138	625		372,579	1,402,058	1,091,401	265,471
TOTAL	1,308,826		7,708,349	2,543,849	2,564,056	13,284		4,222,760	2,328,629	3,185,565	1,190,585

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	8,664		4,239,375	380,092	523,263			3,453,342	235,994	561,313	183,897
2005	562	8,110	1,256,410	387,797	566,369	79	7,353	909,872	137,832	728,598	309,336
2006	674	39,247	2,921,645	563,084	576,847	217	59,909	2,534,966	324,329	671,250	224,850
2007	1,027,970	84,619	3,949,557	849,243	896,001	26,132	42,338	1,990,809	565,258	825,854	306,089
2008	827,366	87,797	3,151,470	912,759	780,871	11,824	165,603	3,281,433	1,110,945	1,027,210	284,585
TOTAL	1,865,236	219,773	15,518,457	3,092,975	3,343,351	38,252	275,203	12,170,422	2,374,358	3,814,225	1,308,757

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	30,131,418	12,687,721	1,309,700		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-2,554,927	-2,412,114	10,194		
TOTAL LOSSES	27,576,491	10,275,607	1,319,894		
EXPECTED LOSSES	22,762,421	10,720,051	1,148,188		
CREDIBILITY	.14	.31	.47		
PURE PREMIUMS					
INDICATED (PRE-TEST)	5.068	1.888	.243	7.199	
INDICATED (POST-TEST)	4.399	1.639	.211	6.249	
PRES. ON RATE LEVEL	3.950	1.861	.199	6.010	
DERIVED BY FORMULA	4.013	1.792	.205	6.010	
UNDERLYING PRES. RATE	4.183	1.970	.211	6.364	
PROPOSED	4.013	1.792	.205	6.010	
IND. RATES					
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE
IND. RATES				6.42	MINIMUM PREMIUM
MAN. RATES	7.37	7.10	6.89	+ 6.42	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	425,229	22,089,892	5.194	2	1	49	47	241	340	
2005	455,044	22,472,728	4.938	5	2	45	49	266	367	
2006	462,725	18,895,016	4.083	2		41	27	240	310	
2007	472,311	17,644,620	3.735	1		33	40	260	334	
2008	434,046	13,188,122	3.038			20	21	218	259	
TOTAL	2,249,355	94,290,378	4.192	10	3	188	184	1225	1610	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	341,319	754,819	9,445,221	1,658,090	1,647,476	84,848	585,613	3,799,381	1,367,726	1,606,971	798,428
2005	1,079,549	848,380	7,829,093	2,011,890	1,815,834	476,096	354,092	4,181,606	1,376,316	1,780,797	719,075
2006	6,000		8,437,391	1,018,174	1,628,979			4,258,868	488,735	2,012,234	1,044,635
2007	3,000		6,118,021	1,678,640	2,249,475	4,127		3,401,439	1,206,405	2,153,713	829,800
2008			3,588,491	1,290,635	2,019,878			1,995,238	712,477	2,411,109	1,170,294
TOTAL	1,429,868	1,603,199	35,418,217	7,657,429	9,361,642	565,071	939,705	17,636,532	5,151,659	9,964,824	4,562,232

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	492,865	573,786	14,858,551	2,488,798	2,520,642	148,314	474,677	9,127,736	2,161,007	2,378,312	913,402
2005	1,527,517	891,874	12,156,197	2,797,101	2,716,663	619,421	426,866	8,810,064	1,922,892	2,579,874	810,398
2006	10,599	175,396	13,089,039	1,529,484	2,296,266	584	209,236	8,856,770	913,306	2,607,305	1,158,500
2007	8,809	241,507	11,167,199	2,173,914	2,855,062	19,867	150,426	7,308,661	1,557,245	2,562,771	884,567
2008	6,529	273,417	9,528,837	1,950,110	2,117,988	19,603	304,408	5,753,553	1,230,827	2,077,978	1,254,555
TOTAL	2,046,319	2,155,980	60,799,823	10,939,407	12,506,621	807,789	1,565,613	39,856,784	7,785,277	12,206,240	5,021,422

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	107,235,449	43,704,435	5,052,422			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-10,719,966	-7,701,529	26,813			
TOTAL LOSSES	96,515,483	36,002,906	5,079,235			
EXPECTED LOSSES	86,960,064	31,535,958	3,666,449			
CREDIBILITY	.37	.80	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.291	1.601	.226	6.118		
INDICATED (POST-TEST)	3.725	1.390	.196	5.311		
PRES. ON RATE LEVEL	3.651	1.324	.154	5.129		
DERIVED BY FORMULA	3.678	1.377	.196	5.251		
UNDERLYING PRES. RATE	3.866	1.402	.163	5.431		
PROPOSED	3.678	1.377	.196	5.251		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	5.612
IND. RATES				5.61	MINIMUM PREMIUM	
MAN. RATES	5.98	5.89	5.88	+ 5.61	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	607,753	23,679,258	3.896	3		48	37	304	392
2005	621,204	22,864,511	3.680	1	1	45	46	314	407
2006	644,362	23,508,584	3.648	3		48	38	296	385
2007	662,196	22,114,711	3.339	1		42	40	275	358
2008	636,510	16,956,160	2.663			21	38	252	311
TOTAL	3,172,025	109,123,224	3.440	8	1	204	199	1441	1853

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	744,708		9,053,953	1,349,843	2,131,409			5,399,847	1,495,387	2,576,480	927,631
2005	233,585	497,709	7,794,568	1,764,171	1,713,874	8,397	744,464	4,316,040	2,106,590	2,611,453	1,073,660
2006	1,341,045		9,103,515	1,068,708	2,145,345	364,915		5,072,981	938,130	2,525,678	948,267
2007	3,000		7,784,472	1,892,209	2,206,963			4,568,849	1,468,214	2,717,233	1,473,771
2008			4,522,333	1,423,780	2,109,287			2,959,164	1,380,759	3,098,983	1,461,854
TOTAL	2,322,338	497,709	38,258,841	7,498,711	10,306,878	373,312	744,464	22,316,881	7,389,080	13,529,827	5,885,183

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	1,075,358		13,740,755	2,026,113	3,261,054			11,547,298	2,362,713	3,813,195	1,061,210
2005	403,164	455,074	12,166,040	2,453,157	2,563,938	18,819	680,995	9,283,576	2,619,596	3,774,370	1,210,015
2006	1,872,992	188,558	14,060,145	1,639,996	2,989,845	781,290	253,155	10,697,121	1,507,549	3,286,383	1,051,628
2007	9,503	301,867	14,031,421	2,462,134	2,861,548	16,687	206,733	10,135,295	1,964,873	3,239,999	1,571,040
2008	7,264	316,872	10,984,704	2,149,881	2,244,583	30,439	466,995	8,787,758	1,917,199	2,734,067	1,567,107
TOTAL	3,368,281	1,262,371	64,983,065	10,731,281	13,920,968	847,235	1,607,878	50,451,048	10,371,930	16,848,014	6,461,000

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	122,577,580	52,099,611	6,487,880		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-12,359,873	-9,078,512	35,285		
TOTAL LOSSES	110,217,707	43,021,099	6,523,165		
EXPECTED LOSSES	101,092,437	37,398,175	4,758,038		
CREDIBILITY	.46	1.00	1.00		
PURE PREMIUMS					
INDICATED (PRE-TEST)	3.475	1.356	.206	5.037	
INDICATED (POST-TEST)	3.016	1.177	.179	4.372	
PRES. ON RATE LEVEL	3.010	1.113	.142	4.265	
DERIVED BY FORMULA	3.013	1.177	.179	4.369	
UNDERLYING PRES. RATE	3.187	1.179	.150	4.516	
PROPOSED	3.013	1.177	.179	4.369	
IND. RATES					
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE
IND. RATES				4.67	MINIMUM PREMIUM
MAN. RATES	4.92	4.95	4.89	+ 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	
2004	2,796	847	.030							
2005	2,782	12,098	.434						1	1
2006	3,134	126,018	4.020			1			1	2
2007	4,845	296,811	6.126			1	1			2
2008	7,069	400,653	5.667				1			6
TOTAL	20,626	836,427	4.055			2	2		7	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											847
2005					1,739					408	9,951
2006			114,095		106			4,509		4,819	2,489
2007			192,240	17,178				57,600	21,673		8,120
2008				86,944	147,382				17,000	143,327	6,000
TOTAL			306,335	104,122	149,227			62,109	38,673	148,554	27,407

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											969
2005		2	84	41	2,549			11	10	580	11,215
2006	3	2,275	170,769	3,124	1,522		250	10,512	564	6,124	2,760
2007	63	6,332	298,499	26,305	5,551	236	2,839	140,504	24,369	3,202	8,656
2008	366	9,894	366,243	115,319	144,692	275	5,047	112,496	42,751	116,663	6,432
TOTAL	432	18,503	835,595	144,789	154,314	511	8,136	263,523	67,694	126,569	30,032

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,126,700	493,366	30,032	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-125,342	-90,495	434	
TOTAL LOSSES	1,001,358	402,871	30,466	
EXPECTED LOSSES	1,169,288	419,946	45,171	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.855	1.953	.148	6.956
INDICATED (POST-TEST)	4.214	1.695	.128	6.037
PRES. ON RATE LEVEL	5.354	1.922	.207	7.483
DERIVED BY FORMULA	5.331	1.913	.203	7.447
UNDERLYING PRES. RATE	5.669	2.036	.219	7.924
PROPOSED	5.331	1.913	.203	7.447

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	7.959
IND. RATES				7.96	MINIMUM PREMIUM	
MAN. RATES	8.82	8.65	8.58	+ 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	
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	240,513	7.890			1				1
2008	9,195	196,946	2.141				1		6	7
TOTAL	17,110	497,985	2.910			1	1		10	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					9,597					13,658	4,300
2005					8,830					5,831	16,343
2006											1,967
2007			185,467					50,962			4,084
2008				18,776	55,324				49,895	64,979	7,972
TOTAL			185,467	18,776	73,751			50,962	49,895	84,468	34,666

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					14,683					20,214	4,919
2005		8	421	206	12,946			166	132	8,296	18,419
2006											2,181
2007	37	5,759	269,017	10,503	4,252	122	2,022	106,426	5,120	1,234	4,354
2008	100	2,961	110,650	33,945	53,036	334	5,341	111,726	44,606	57,159	8,546
TOTAL	137	8,728	380,088	44,654	84,917	456	7,363	218,318	49,858	86,903	38,419

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	615,090	266,332	38,419	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-84,185	-98,787	451	
TOTAL LOSSES	530,905	167,545	38,870	
EXPECTED LOSSES	1,021,297	549,060	36,786	
CREDIBILITY	.01	.03	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.103	.979	.227	4.309
INDICATED (POST-TEST)	2.693	.850	.197	3.740
PRES. ON RATE LEVEL	5.637	3.031	.203	8.871
DERIVED BY FORMULA	5.608	2.966	.203	8.777
UNDERLYING PRES. RATE	5.969	3.209	.215	9.393
PROPOSED	5.608	2.966	.203	8.777

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	9.380
IND. RATES				9.38	MINIMUM PREMIUM	
MAN. RATES	10.52	10.28	10.17	+ 9.38	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	118,779	3,071,689	2.586			8	6	47	61	
2005	137,172	4,968,014	3.621			11	11	46	68	
2006	145,463	4,821,180	3.314			9	8	49	66	
2007	139,235	3,517,260	2.526		2	8	3	31	44	
2008	164,326	2,319,270	1.411			3	4	34	41	
TOTAL	704,975	18,697,413	2.652			2		39	280	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,371,297	217,502	393,017			278,862	127,680	524,936	158,395
2005			2,009,403	295,151	421,819			900,472	600,173	498,353	242,643
2006			2,018,971	243,322	553,401			1,254,437	100,914	434,268	215,867
2007	185,274		1,911,545	44,261	240,294	12,000		599,068	74,500	289,953	160,365
2008			554,123	123,737	240,757			778,670	112,477	302,003	207,503
TOTAL	185,274		7,865,339	923,973	1,849,288	12,000		3,811,509	1,015,744	2,049,513	984,773

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			2,158,421	326,471	601,316			670,940	201,734	776,905	181,204
2005	591	20,166	3,146,251	422,114	629,618	529	17,217	2,193,429	815,749	726,447	273,459
2006	432	40,550	3,020,012	374,394	765,310	134	61,023	2,587,440	209,673	566,287	239,397
2007	276,415	63,590	2,935,449	185,055	326,009	23,158	27,237	1,388,454	157,655	343,344	170,949
2008	726	34,824	1,204,651	221,063	253,377	5,686	84,980	1,531,577	229,497	279,937	222,443
TOTAL	278,164	159,130	12,464,784	1,529,097	2,575,630	29,507	190,457	8,371,840	1,614,308	2,692,920	1,087,452

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	21,519,580	8,630,693	1,099,850			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,667,144	-1,696,708	7,100			
TOTAL LOSSES	18,852,436	6,933,985	1,106,950			
EXPECTED LOSSES	22,601,499	7,162,547	902,368			
CREDIBILITY	.17	.37	.55			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.674	.984	.157	3.815		
INDICATED (POST-TEST)	2.321	.854	.136	3.311		
PRES. ON RATE LEVEL	3.028	.959	.121	4.108		
DERIVED BY FORMULA	2.908	.920	.129	3.957		
UNDERLYING PRES. RATE	3.206	1.016	.128	4.350		
PROPOSED	2.908	.920	.129	3.957		
IND. RATES						
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	4.229
IND. RATES				4.23	MINIMUM PREMIUM	
MAN. RATES	5.02	4.85	4.71	+ 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
2004	211,875	8,663,933	4.089		1	15	17	139	172
2005	247,671	12,780,308	5.160			33	21	140	194
2006	256,893	12,639,796	4.920	1		30	27	126	184
2007	274,105	10,891,990	3.973			25	23	137	185
2008	248,235	7,514,605	3.027			9	22	122	153
TOTAL	1,238,779	52,490,632	4.237	1	1	112	110	664	888

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		216,356	2,407,576	626,646	1,047,447		1,521,697	1,074,107	286,846	1,019,194	464,064
2005			6,812,043	897,785	1,022,126			2,018,544	472,362	1,044,094	513,354
2006	251,011		5,603,065	925,672	1,028,532	4,698		2,107,295	1,047,349	963,522	708,652
2007			4,837,080	971,215	1,108,047			1,816,090	622,748	996,653	540,157
2008			1,896,260	987,818	1,267,824			801,179	603,830	1,479,465	478,229
TOTAL	251,011	216,356	21,556,024	4,409,136	5,473,976	4,698	1,521,697	7,817,215	3,033,135	5,502,928	2,704,456

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		123,354	3,789,525	940,593	1,602,594		925,109	2,584,301	453,218	1,508,401	530,889
2005	1,804	67,875	10,630,583	1,284,791	1,535,104	419	38,578	4,763,668	683,590	1,504,330	578,550
2006	371,308	118,781	8,861,205	1,305,230	1,463,628	12,371	123,711	5,199,630	1,394,970	1,294,311	785,895
2007	2,777	185,742	8,644,526	1,316,691	1,463,004	7,430	93,376	4,606,919	831,888	1,204,822	575,807
2008	4,506	169,497	5,939,620	1,316,815	1,334,498	10,351	161,994	3,135,959	804,788	1,277,815	512,661
TOTAL	380,395	665,249	37,865,459	6,164,120	7,398,828	30,571	1,342,768	20,290,477	4,168,454	6,789,679	2,983,802

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	60,781,437	24,695,762	2,988,657	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,620,986	-4,133,373	17,710	
TOTAL LOSSES	55,160,451	20,562,389	3,006,367	
EXPECTED LOSSES	45,698,557	17,033,211	2,366,069	
CREDIBILITY	.25	.54	.81	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.453	1.660	.243	6.356
INDICATED (POST-TEST)	3.865	1.441	.211	5.517
PRES. ON RATE LEVEL	3.484	1.299	.180	4.963
DERIVED BY FORMULA	3.579	1.376	.205	5.160
UNDERLYING PRES. RATE	3.689	1.375	.191	5.255
PROPOSED	3.579	1.376	.205	5.160

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	5.515
IND. RATES				5.52	MINIMUM PREMIUM	
MAN. RATES	5.62	5.65	5.69	+ 5.52	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	75,711	2,981,390	3.937	1		9	8	60	78	
2005	82,555	4,298,584	5.206			12	6	35	53	
2006	87,869	2,750,310	3.130			5	9	55	69	
2007	80,933	3,119,063	3.853	1		7	6	34	48	
2008	68,797	1,475,362	2.144				7	37	44	
TOTAL	395,865	14,624,709	3.694	2		33	36	221	292	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	3,000		1,456,346	231,733	212,814			397,760	233,807	310,956	134,974
2005			2,842,896	179,202	188,987			722,590	53,105	150,035	161,769
2006			916,245	419,575	331,941			246,377	363,815	307,562	164,795
2007	200,000		1,429,188	216,349	260,819			346,041	238,862	293,169	134,635
2008			368,092	368,092	288,481				301,738	367,829	149,222
TOTAL	203,000		6,644,675	1,414,951	1,283,042			1,712,768	1,191,327	1,429,551	745,395

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	4,332		2,292,290	347,830	325,603			957,012	369,416	460,215	154,410
2005	359	28,011	4,394,714	270,757	289,719	45	13,755	1,678,855	87,730	217,465	182,314
2006	655	21,954	1,626,000	539,158	466,186	341	18,091	747,037	455,065	409,484	182,758
2007	298,522	52,494	2,442,293	315,370	350,218	1,995	21,432	1,014,118	273,544	354,481	143,521
2008	1,275	30,156	1,099,890	359,119	301,439	1,971	31,654	660,246	264,074	325,533	159,966
TOTAL	305,143	132,615	11,855,187	1,832,234	1,733,165	4,352	84,932	5,057,268	1,449,829	1,767,178	822,969

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	17,439,497	6,782,406	822,969			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,549,093	-1,264,123	4,089			
TOTAL LOSSES	15,890,404	5,518,283	827,058			
EXPECTED LOSSES	12,382,656	5,098,741	581,922			
CREDIBILITY	.11	.25	.38			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.014	1.394	.209	5.617		
INDICATED (POST-TEST)	3.484	1.210	.181	4.875		
PRES. ON RATE LEVEL	2.954	1.216	.139	4.309		
DERIVED BY FORMULA	3.012	1.215	.155	4.382		
UNDERLYING PRES. RATE	3.128	1.288	.147	4.563		
PROPOSED	3.012	1.215	.155	4.382		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	4.683
IND. RATES				4.68	MINIMUM PREMIUM	
MAN. RATES	4.85	4.89	4.94	+ 4.68	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	36,595	2,946,290	8.051			7	6	47	60
2005	39,199	2,722,721	6.945			6	6	40	52
2006	41,977	1,909,935	4.549			2	4	24	30
2007	39,607	2,419,653	6.109			4	7	39	50
2008	41,957	1,955,535	4.660			1	3	35	39
TOTAL	199,335	11,954,134	5.997			20	26	185	231

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,171,766	341,547	472,823			356,231	96,722	388,232	118,969
2005			1,208,838	104,895	488,843			303,388	115,171	367,959	133,627
2006			370,178	202,390	128,020			208,221	679,204	138,209	183,713
2007			736,327	327,141	130,001			498,037	316,745	282,430	128,972
2008			198,981	107,243	595,296			57,231	81,943	652,065	262,776
TOTAL			3,686,090	1,083,216	1,814,983			1,423,108	1,289,785	1,828,895	828,057

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,844,360	512,662	723,418			857,091	152,821	574,582	136,101
2005	210	12,342	1,892,667	162,851	722,457	101	5,837	729,614	165,385	527,427	150,598
2006	301	9,013	667,741	245,832	181,126	554	18,551	756,366	715,416	208,044	203,738
2007	675	31,474	1,503,036	355,405	189,676	2,699	29,385	1,401,649	354,355	352,715	137,484
2008	837	34,292	1,256,084	318,793	569,215	1,648	29,315	622,666	205,481	533,525	281,696
TOTAL	2,023	87,121	7,163,888	1,595,543	2,385,892	5,002	83,088	4,367,386	1,593,458	2,196,293	909,617

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	11,708,508	7,771,186	911,756		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-883,886	-1,078,418	3,589		
TOTAL LOSSES	10,824,622	6,692,768	915,345		
EXPECTED LOSSES	7,329,547	4,473,078	476,411		
CREDIBILITY	.07	.16	.24		
PURE PREMIUMS					
INDICATED (PRE-TEST)	5.430	3.358	.459	9.247	
INDICATED (POST-TEST)	4.713	2.915	.398	8.026	
PRES. ON RATE LEVEL	3.473	2.119	.226	5.818	
DERIVED BY FORMULA	3.560	2.246	.267	6.073	
UNDERLYING PRES. RATE	3.677	2.244	.239	6.160	
PROPOSED	3.560	2.246	.267	6.073	
IND. RATES					
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE
IND. RATES				6.49	MINIMUM PREMIUM
MAN. RATES	6.53	6.56	6.67	+ 6.49	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	120,851	6,103,556	5.050	1		8	17	111	137
2005	130,500	6,754,615	5.175			15	15	89	119
2006	128,121	4,932,373	3.849			10	15	80	105
2007	130,595	4,466,477	3.420	1		7	15	89	112
2008	121,190	4,690,689	3.870			4	24	70	98
TOTAL	631,257	26,947,710	4.269	2		44	86	439	571

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	446,104		1,615,812	518,037	729,999	6,636		884,175	525,650	1,003,925	373,218
2005			2,812,700	506,764	539,516			1,185,988	741,874	687,813	279,960
2006			1,577,469	634,030	464,667			547,660	625,942	653,132	429,473
2007	386,103		1,229,708	322,332	806,393	2,951		446,520	221,897	762,879	287,694
2008			540,957	1,054,797	906,512			164,740	551,131	1,151,182	321,370
TOTAL	832,207		7,776,646	3,035,960	3,447,087	9,587		3,229,083	2,666,494	4,258,931	1,691,715

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	644,174		2,524,786	777,575	1,116,896	11,600		2,052,956	830,528	1,485,810	426,961
2005	1,019	28,061	4,395,064	714,000	807,854	656	22,096	2,808,923	1,010,827	1,000,297	315,515
2006	996	36,900	2,740,050	817,449	657,833	590	37,928	1,573,138	797,938	862,172	476,286
2007	575,929	55,991	2,528,765	483,410	986,680	7,512	27,531	1,318,096	323,547	878,124	306,682
2008	3,930	109,974	3,935,710	1,107,297	957,539	5,429	87,980	1,800,398	614,994	985,688	344,509
TOTAL	1,226,048	230,926	16,124,375	3,899,731	4,526,802	25,787	175,535	9,553,511	3,577,834	5,212,091	1,869,953

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	27,336,182	17,216,458	1,871,769	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,434,104	-2,678,987	9,561	
TOTAL LOSSES	24,902,078	14,537,471	1,881,330	
EXPECTED LOSSES	19,739,407	10,958,621	1,313,015	
CREDIBILITY	.16	.34	.52	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.945	2.303	.298	6.546
INDICATED (POST-TEST)	3.424	1.999	.259	5.682
PRES. ON RATE LEVEL	2.953	1.640	.196	4.789
DERIVED BY FORMULA	3.028	1.762	.229	5.019
UNDERLYING PRES. RATE	3.127	1.736	.208	5.071
PROPOSED	3.028	1.762	.229	5.019

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	5.364
IND. RATES				5.36	MINIMUM PREMIUM	
MAN. RATES	5.29	5.40	5.49	+ 5.36	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	69,387	924,820	1.332			2	3	21	26
2005	79,365	1,612,495	2.031			4	7	23	34
2006	91,279	679,214	.744			1	2	16	19
2007	87,943	2,601,954	2.958		1	4	4	23	32
2008	88,659	822,205	.927				2	27	29
TOTAL	416,633	6,640,688	1.594		1	11	18	110	140

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			322,757	83,284	132,396			60,257	102,366	143,618	80,142
2005			627,763	195,102	187,139			203,618	186,663	141,728	70,482
2006			191,395	50,005	82,443			129,420	56,620	85,516	83,815
2007		515,698	786,959	133,145	201,770		157,931	427,317	58,564	233,251	87,319
2008			63,808		368,340				27,368	234,456	128,233
TOTAL		515,698	1,928,874	525,344	972,088		157,931	820,612	431,581	838,569	449,991

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			508,020	125,009	202,565			144,978	161,739	212,553	91,682
2005	392	6,395	1,001,601	269,961	279,243	165	3,895	505,638	251,848	206,770	79,433
2006	80	4,362	323,466	69,451	113,426	56	7,685	323,459	78,521	112,288	92,951
2007	422	677,021	1,522,690	204,762	263,435	1,360	187,242	1,035,599	126,363	275,029	93,082
2008	459	16,355	618,273	184,736	347,479	438	8,221	183,383	69,673	190,788	137,466
TOTAL	1,353	704,133	3,974,050	853,919	1,206,148	2,019	207,043	2,193,057	688,144	997,428	494,614

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,081,655	3,745,639	494,614	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-790,895	-684,266	2,642	
TOTAL LOSSES	6,290,760	3,061,373	497,256	
EXPECTED LOSSES	6,545,305	2,845,604	345,806	
CREDIBILITY	.12	.26	.39	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.510	.735	.119	2.364
INDICATED (POST-TEST)	1.311	.638	.103	2.052
PRES. ON RATE LEVEL	1.484	.645	.078	2.207
DERIVED BY FORMULA	1.463	.643	.088	2.194
UNDERLYING PRES. RATE	1.571	.683	.083	2.337
PROPOSED	1.463	.643	.088	2.194

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	TOTAL
IND. RATES				2.34	MINIMUM PREMIUM	
MAN. RATES	2.63	2.56	2.53	+ 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	
2004	538,428	27,603,678	5.126	2	1	60	48	360	471	
2005	568,144	31,034,552	5.462	2	2	71	52	347	474	
2006	575,898	29,557,037	5.132	1		57	46	382	486	
2007	638,297	30,195,714	4.730	3		63	64	350	480	
2008	604,748	16,700,924	2.761	3		22	54	267	346	
TOTAL	2,925,515	135,091,905	4.618	11	3	273	264	1706	2257	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	759,833	368,545	10,679,295	1,536,407	2,421,072	11,967	450,000	5,371,894	1,558,819	2,851,542	1,594,304
2005	293,858	976,890	13,160,267	2,080,340	2,437,445	6,731	137,955	5,181,894	2,338,197	2,781,272	1,639,703
2006	353,463		12,307,525	1,837,741	3,023,360	64,124		4,629,175	1,417,236	4,139,628	1,784,785
2007	1,011,085		11,416,348	2,357,277	2,792,352	278,284		5,492,120	1,962,668	3,376,521	1,509,059
2008	246,509		3,757,999	2,479,998	2,491,726	3,081		1,476,953	1,915,497	2,811,760	1,517,401
TOTAL	2,664,748	1,345,435	51,321,434	10,291,763	13,165,955	364,187	587,955	22,152,036	9,192,417	15,960,723	8,045,252

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	1,097,199	455,463	16,158,708	2,306,151	3,704,233	20,918	593,000	11,452,020	2,462,933	4,220,289	1,823,884
2005	506,937	1,372,561	20,439,100	2,957,973	3,648,251	15,816	309,623	12,106,601	3,231,117	4,030,941	1,847,945
2006	523,800	262,227	19,538,674	2,691,617	4,221,742	156,429	255,899	10,769,311	2,154,935	5,342,381	1,979,327
2007	1,071,640	438,013	20,363,590	3,185,664	3,660,032	516,011	270,494	13,253,588	2,585,663	4,043,845	1,608,657
2008	346,636	364,774	12,791,658	2,956,376	2,674,648	28,037	358,249	6,974,175	1,981,544	2,504,250	1,626,654
TOTAL	3,546,212	2,893,038	89,291,730	14,097,781	17,908,906	737,211	1,787,265	54,555,695	12,416,192	20,141,706	8,886,467

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	152,811,335	64,573,003	8,891,659	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-14,600,290	-11,571,371	53,172	
TOTAL LOSSES	138,211,045	53,001,632	8,944,831	
EXPECTED LOSSES	119,565,797	47,919,936	7,050,491	
CREDIBILITY	.44	.95	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.724	1.812	.306	6.842
INDICATED (POST-TEST)	4.100	1.573	.266	5.939
PRES. ON RATE LEVEL	3.860	1.547	.227	5.634
DERIVED BY FORMULA	3.966	1.572	.266	5.804
UNDERLYING PRES. RATE	4.087	1.638	.241	5.966
PROPOSED	3.966	1.572	.266	5.804

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	6.203
IND. RATES				6.20	MINIMUM PREMIUM	
MAN. RATES	6.46	6.36	6.46	+ 6.20	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	627,412	43,793,003	6.979	2	1	76	112	695	886
2005	645,071	40,744,999	6.316	2	1	80	88	706	877
2006	632,721	42,989,422	6.794	2	2	84	106	580	774
2007	586,708	40,680,823	6.933	5	1	55	117	485	663
2008	498,528	19,612,079	3.933			16	87	418	521
TOTAL	2,990,440	187,820,326	6.281	11	5	311	510	2884	3721

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	430,407	480,478	13,075,440	3,756,736	3,622,246	1,063,459	2,000,000	9,790,058	3,231,775	4,679,238	1,663,166
2005	241,050	412,269	12,922,312	3,318,651	4,136,658	87,665	1,758,098	7,388,255	2,727,195	5,523,434	2,229,412
2006	551,443	1,443,800	13,047,072	3,936,189	3,655,821	78,056	2,501,590	8,395,478	3,126,014	4,425,648	1,828,311
2007	826,355	702,196	9,484,039	5,101,955	4,067,318	12,603	928,770	7,210,271	5,396,365	5,215,839	1,735,112
2008		2,485,322	3,638,303	3,163,925				1,072,987	3,178,123	4,584,513	1,488,906
TOTAL	2,049,255	3,038,743	51,014,185	19,751,834	18,645,968	1,241,783	7,188,458	33,857,049	17,659,472	24,428,672	8,944,907

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	493,731	192,785	19,571,056	5,638,866	5,542,047	1,354,627	855,678	17,164,880	5,106,208	6,925,259	1,902,662
2005	419,076	304,336	20,059,882	4,634,387	6,154,629	181,538	930,763	15,697,494	3,840,613	7,947,696	2,512,547
2006	818,604	855,744	21,688,146	5,215,151	5,142,848	191,736	1,762,829	18,994,596	4,365,416	5,833,280	2,027,597
2007	1,241,383	842,417	20,845,160	5,713,859	5,271,982	62,137	852,846	18,946,186	5,720,153	6,387,957	1,849,629
2008	13,767	404,263	14,399,801	3,887,999	3,359,890	29,572	465,813	9,344,582	3,097,269	4,041,867	1,596,107
TOTAL	2,986,561	2,599,545	96,564,045	25,090,262	25,471,396	1,819,610	4,867,929	80,147,738	22,129,659	31,136,059	9,888,542

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	189,471,606	103,945,786	9,902,154	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-19,165,731	-18,457,853	54,384	
TOTAL LOSSES	170,305,875	85,487,933	9,956,538	
EXPECTED LOSSES	152,542,344	74,013,390	7,924,666	
CREDIBILITY	.44	.97	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.695	2.859	.333	8.887
INDICATED (POST-TEST)	4.943	2.482	.289	7.714
PRES. ON RATE LEVEL	4.817	2.338	.250	7.405
DERIVED BY FORMULA	4.872	2.478	.289	7.639
UNDERLYING PRES. RATE	5.101	2.475	.265	7.841
PROPOSED	4.872	2.478	.289	7.639

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	8.164
IND. RATES				8.16	MINIMUM PREMIUM	
MAN. RATES	8.05	8.18	8.49	+ 8.16	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	335,370	18,925,109	5.643	1		46	35	265	347
2005	346,699	19,173,303	5.530	1	2	35	45	258	341
2006	362,721	16,071,418	4.430	2		36	33	232	303
2007	364,129	23,271,179	6.390	2	1	37	46	239	325
2008	319,287	12,696,735	3.976	1	1	18	29	184	233
TOTAL	1,728,206	90,137,744	5.216	7	4	172	188	1178	1549

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	88,881		8,418,539	1,191,164	1,633,008	16,116		3,987,498	1,046,745	1,838,681	704,477
2005	89,051	521,778	6,214,732	1,467,532	1,439,272		2,522,081	2,744,933	859,126	2,724,899	589,899
2006	471,779		6,559,069	1,458,287	1,613,072	192,501		2,266,445	965,366	1,951,990	592,909
2007	1,322,067	670,848	6,831,234	1,860,405	2,044,823	81,863	3,342,340	2,626,267	1,767,664	2,036,514	687,154
2008	412,227	442,239	3,663,894	1,375,399	1,362,617	3,050	1,233,162	1,180,451	788,626	1,453,997	781,073
TOTAL	2,384,005	1,634,865	31,687,468	7,352,787	8,092,792	293,530	7,097,583	12,805,594	5,427,527	10,006,081	3,355,512

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	128,344		13,224,084	1,787,937	2,498,511	28,171		9,429,176	1,653,857	2,721,243	805,922
2005	155,305	323,610	9,653,702	2,046,333	2,151,722	753	1,439,663	6,412,443	1,258,933	3,907,491	664,816
2006	697,356	143,091	10,653,720	1,995,482	2,269,400	466,141	128,486	5,395,383	1,365,084	2,535,641	657,536
2007	1,753,557	438,877	12,900,026	2,369,790	2,654,908	132,414	841,864	7,605,486	2,033,961	2,476,297	732,506
2008	568,579	421,786	9,113,623	1,776,711	1,524,681	19,297	933,145	4,287,974	993,942	1,295,811	837,310
TOTAL	3,303,141	1,327,364	55,545,155	9,976,253	11,099,222	646,776	3,343,158	33,130,462	7,305,777	12,936,483	3,698,090

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	98,712,222	41,927,191	3,718,735			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-9,557,870	-7,716,194	19,527			
TOTAL LOSSES	89,154,352	34,210,997	3,738,262			
EXPECTED LOSSES	76,974,295	31,401,504	2,713,284			
CREDIBILITY	.31	.67	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	5.159	1.980	.216	7.355		
INDICATED (POST-TEST)	4.478	1.719	.187	6.384		
PRES. ON RATE LEVEL	4.207	1.716	.148	6.071		
DERIVED BY FORMULA	4.291	1.718	.187	6.196		
UNDERLYING PRES. RATE	4.454	1.817	.157	6.428		
PROPOSED	4.291	1.718	.187	6.196		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	6.622
IND. RATES				6.62	MINIMUM PREMIUM	
MAN. RATES	6.94	6.83	6.96	+ 6.62	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	144,886	10,213,311	7.049			28	9	134	171
2005	164,203	11,148,463	6.789	1		25	20	137	183
2006	189,662	9,682,493	5.105			24	16	131	171
2007	202,550	11,883,127	5.866	2		30	26	106	164
2008	193,701	10,279,193	5.306			14	23	117	154
TOTAL	895,002	53,206,587	5.945	3		121	94	625	843

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			5,338,673	339,160	1,060,505			1,989,143	114,866	1,013,443	357,521
2005	97,063		4,659,708	753,271	775,598	716,956		1,887,904	478,281	1,257,156	522,526
2006			4,456,083	597,746	962,536			1,146,978	728,220	1,307,907	483,023
2007	764,427		5,620,084	845,495	856,841	1,164		1,767,030	590,067	906,155	531,864
2008			2,782,630	1,093,783	1,139,281			1,976,753	833,813	2,034,948	417,985
TOTAL	861,490		22,857,178	3,629,455	4,794,761	718,120		8,767,808	2,745,247	6,519,609	2,312,919

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			8,403,070	509,078	1,622,570			4,785,878	181,487	1,499,895	409,004
2005	108,254	46,569	7,297,065	1,065,625	1,163,979	942,147	36,142	4,469,633	693,518	1,807,160	588,887
2006	1,025	95,319	7,107,877	887,829	1,351,638	710	72,178	3,019,178	992,270	1,699,686	535,673
2007	1,140,997	200,465	9,355,746	1,203,016	1,178,113	9,004	86,302	4,252,421	778,853	1,097,901	566,967
2008	5,005	199,456	6,905,012	1,400,706	1,241,495	19,682	301,672	5,659,725	1,202,354	1,732,575	448,080
TOTAL	1,255,281	541,809	39,068,770	5,066,254	6,557,795	971,543	496,294	22,186,835	3,848,482	7,837,217	2,548,611

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	65,690,922	23,432,539	2,552,970			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,901,055	-3,918,630	14,709			
TOTAL LOSSES	59,789,867	19,513,909	2,567,679			
EXPECTED LOSSES	48,697,058	16,360,636	1,897,403			
CREDIBILITY	.20	.43	.65			
PURE PREMIUMS						
INDICATED (PRE-TEST)	6.680	2.180	.287	9.147		
INDICATED (POST-TEST)	5.798	1.892	.249	7.939		
PRES. ON RATE LEVEL	5.139	1.726	.200	7.065		
DERIVED BY FORMULA	5.271	1.797	.232	7.300		
UNDERLYING PRES. RATE	5.441	1.828	.212	7.481		
PROPOSED	5.271	1.797	.232	7.300		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	7.802
IND. RATES				7.80	MINIMUM PREMIUM	
MAN. RATES	8.06	8.10	8.10	+ 7.80	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	56,315	7,970,104	14.152	2		12	15	56	85	
2005	67,955	4,625,404	6.806			9	13	35	57	
2006	81,552	12,446,818	15.262	3	1	19	14	54	91	
2007	73,772	9,912,589	13.436	3		15	16	59	93	
2008	78,730	4,861,791	6.175			10	6	49	65	
TOTAL	358,324	39,816,706	11.112	8	1	65	64	253	391	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	1,244,816		2,530,581	744,182	495,775	22,284		1,852,813	453,655	479,560	146,438
2005			1,658,067	470,707	221,075			1,168,714	556,661	300,493	249,687
2006	559,025	816,581	5,000,071	268,324	496,273	2,200	1,171,555	2,227,527	608,456	1,022,397	274,409
2007	624,787		3,387,280	613,887	519,734	5,488		2,710,690	1,097,088	657,433	296,202
2008			1,863,392	335,621	575,645			871,133	161,392	880,787	173,821
TOTAL	2,428,628	816,581	14,439,391	2,432,721	2,308,502	29,972	1,171,555	8,830,877	2,877,252	3,340,670	1,140,557

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	1,656,421		3,937,856	1,117,018	758,539	34,451		4,277,826	716,774	709,749	167,525
2005	944	15,528	2,457,841	646,249	336,001	490	16,670	2,119,069	753,734	443,781	281,397
2006	824,019	432,689	7,507,984	483,915	726,432	5,955	768,289	5,095,168	901,500	1,345,795	304,320
2007	932,138	120,934	5,659,698	812,375	719,096	19,627	110,747	5,352,203	1,197,418	869,568	315,751
2008	2,113	109,916	3,753,349	611,241	632,691	8,274	127,281	2,359,911	422,129	758,004	186,336
TOTAL	3,415,635	679,067	23,316,728	3,670,798	3,172,759	68,797	1,022,987	19,204,177	3,991,555	4,126,897	1,255,329

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	47,711,037	14,972,006	1,255,329	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,724,180	-1,943,595	8,848	
TOTAL LOSSES	43,986,857	13,028,411	1,264,177	
EXPECTED LOSSES	31,109,690	8,123,205	1,143,054	
CREDIBILITY	.11	.24	.35	
PURE PREMIUMS				
INDICATED (PRE-TEST)	12.276	3.636	.353	16.265
INDICATED (POST-TEST)	10.656	3.156	.306	14.118
PRES. ON RATE LEVEL	8.199	2.141	.301	10.641
DERIVED BY FORMULA	8.469	2.385	.303	11.157
UNDERLYING PRES. RATE	8.682	2.267	.319	11.268
PROPOSED	8.469	2.385	.303	11.157

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	11.924
IND. RATES				11.92	MINIMUM PREMIUM	
MAN. RATES	12.17	11.98	12.20	+ 11.92	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	58,265	3,074,161	5.276			8	8	47	63
2005	76,136	7,645,110	10.041			15	13	37	65
2006	77,824	4,093,497	5.259			9	5	32	46
2007	74,322	4,848,944	6.524	1		8	5	34	48
2008	75,285	1,995,282	2.650			2	2	33	37
TOTAL	361,832	21,656,994	5.985	1		42	33	183	259

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,330,204	331,002	276,449			393,829	125,339	354,878	262,460
2005			2,973,777	525,323	311,045			2,898,823	289,412	366,367	280,363
2006			1,962,616	272,363	198,050			1,101,391	207,420	193,552	158,105
2007	667,487		1,979,210	183,713	194,979	16,847		918,729	388,751	331,002	168,226
2008			350,115	64,866	409,607			450,000	155,240	437,288	128,166
TOTAL	667,487		8,595,922	1,377,267	1,390,130	16,847		5,762,772	1,166,162	1,683,087	997,320

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			2,093,740	496,834	422,969			947,551	198,036	525,219	300,254
2005	1,053	27,464	4,327,074	732,925	472,991	256	26,242	3,232,932	415,483	533,250	315,969
2006	448	35,534	2,655,362	378,021	292,479	202	41,278	1,743,942	295,218	263,785	175,338
2007	994,671	61,582	2,873,633	295,426	279,436	33,455	39,730	1,913,353	442,588	417,786	179,329
2008	609	30,727	1,095,205	230,743	398,076	4,427	67,760	1,264,937	253,332	383,606	137,394
TOTAL	996,781	155,307	13,045,014	2,133,949	1,865,951	38,340	175,010	9,102,715	1,604,657	2,123,646	1,108,284

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	23,513,167	7,728,203	1,114,143	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,795,103	-1,653,603	6,995	
TOTAL LOSSES	21,718,064	6,074,600	1,121,138	
EXPECTED LOSSES	14,784,456	6,845,861	926,289	
CREDIBILITY	.11	.24	.36	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.002	1.679	.310	7.991
INDICATED (POST-TEST)	5.210	1.457	.269	6.936
PRES. ON RATE LEVEL	3.859	1.787	.241	5.887
DERIVED BY FORMULA	4.008	1.708	.251	5.967
UNDERLYING PRES. RATE	4.086	1.892	.256	6.234
PROPOSED	4.008	1.708	.251	5.967

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	6.377
IND. RATES				6.38	MINIMUM PREMIUM	
MAN. RATES	6.61	6.60	6.75	+ 6.38	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
2004	5,934	261,196	4.401			5,934				2	1	3
2005	8,684	554,209	6.381			8,684			2	1	8	11
2006	5,972	232,083	3.886			5,972			1		4	5
2007	9,400	556,148	5.916			9,400			1	1	9	11
2008	8,295	704,380	8.491			8,295			1	1	4	6
TOTAL	38,285	2,308,016	6.029			38,285			5	5	26	36

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				136,035	3,750				106,209	1,359	13,843
2005			296,310	24,958	42,213			64,235	23,636	73,085	29,772
2006			111,664		36,782			16,718		37,576	29,343
2007			211,969	98,000	72,378			2,720	60,000	92,868	18,213
2008			441,337	40,167	20,910			100,187	45,448	45,748	10,583
TOTAL			1,061,280	299,160	176,033			183,860	235,293	250,636	101,754

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				204,188	5,738				167,810	2,011	15,836
2005	50	2,946	460,107	37,100	63,291	20	1,238	154,210	33,926	104,793	33,553
2006	5	2,315	172,826	5,583	50,129		974	40,681	3,314	47,530	32,541
2007	214	9,633	453,366	111,137	95,472	302	2,143	83,407	62,488	108,389	19,415
2008	299	19,844	657,808	73,856	39,178	1,017	15,112	275,996	52,001	45,358	11,345
TOTAL	568	34,738	1,744,107	431,864	253,808	1,339	19,467	554,294	319,539	308,081	112,690

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,354,513	1,313,292	112,690	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-221,916	-206,476	580	
TOTAL LOSSES	2,132,597	1,106,816	113,270	
EXPECTED LOSSES	1,799,778	862,561	74,655	
CREDIBILITY	.02	.05	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.570	2.891	.296	8.757
INDICATED (POST-TEST)	4.835	2.509	.257	7.601
PRES. ON RATE LEVEL	4.440	2.128	.184	6.752
DERIVED BY FORMULA	4.448	2.147	.190	6.785
UNDERLYING PRES. RATE	4.701	2.253	.195	7.149
PROPOSED	4.448	2.147	.190	6.785

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	7.251
IND. RATES				7.25	MINIMUM PREMIUM	
MAN. RATES	7.93	7.81	7.74	+ 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
2004	54,441	4,259,900	7.824			10	9	57	76
2005	54,359	2,627,304	4.833	1		5	6	45	57
2006	58,193	4,505,577	7.742			9	7	51	67
2007	74,207	8,111,247	10.930	2	1	12	6	55	76
2008	72,766	2,030,024	2.789			3	7	37	47
TOTAL	313,966	21,534,052	6.859	3	1	39	35	245	323

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			2,386,629	254,040	394,548			540,568	204,404	364,041	115,670
2005	87,558		1,016,583	163,086	266,680			168,864	400,315	365,853	158,365
2006			2,196,815	251,526	228,098			1,007,384	382,450	321,196	118,108
2007	1,072,281	993,872	2,850,345	225,723	384,547	2,740	850,495	997,244	118,423	451,691	163,886
2008			442,180	280,235	384,458			120,419	214,963	409,565	178,204
TOTAL	1,159,839	993,872	8,892,552	1,174,610	1,658,331	2,740	850,495	2,834,479	1,320,555	1,912,346	734,233

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			3,756,555	381,316	603,659			1,300,607	322,958	538,776	132,326
2005	150,127	10,254	1,596,432	233,105	396,825	355	3,278	468,878	536,043	530,515	178,477
2006	421	42,366	3,166,222	365,110	335,752	377	48,950	2,060,186	511,806	434,952	130,982
2007	1,517,009	569,607	4,658,736	429,872	528,515	7,858	385,664	2,347,083	265,666	536,923	174,702
2008	1,275	45,546	1,607,322	374,356	395,371	2,457	39,084	777,535	237,978	351,505	191,035
TOTAL	1,668,832	667,773	14,785,267	1,783,759	2,260,122	11,047	476,976	6,954,289	1,874,451	2,392,671	807,522

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	25,145,879	8,482,470	814,925			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,940,338	-1,531,945	5,786			
TOTAL LOSSES	23,205,541	6,950,525	820,711			
EXPECTED LOSSES	16,166,109	6,480,258	725,261			
CREDIBILITY	.10	.22	.32			
PURE PREMIUMS						
INDICATED (PRE-TEST)	7.391	2.214	.261	9.866		
INDICATED (POST-TEST)	6.415	1.922	.227	8.564		
PRES. ON RATE LEVEL	4.863	1.949	.218	7.030		
DERIVED BY FORMULA	5.018	1.943	.221	7.182		
UNDERLYING PRES. RATE	5.149	2.064	.231	7.444		
PROPOSED	5.018	1.943	.221	7.182		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	7.676
IND. RATES				7.68	MINIMUM PREMIUM	
MAN. RATES	7.89	7.84	8.06	+ 7.68	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	116,451	13,856,767	11.899			27	42	132	201	
2005	110,968	21,763,646	19.612	4	3	46	34	151	238	
2006	122,664	18,456,056	15.046		1	34	33	130	198	
2007	130,979	17,727,813	13.534	5		25	29	102	161	
2008	125,726	11,463,176	9.117			11	37	109	157	
TOTAL	606,788	83,267,458	13.723	9	4	143	175	624	955	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			4,624,293	1,517,966	829,177			3,608,352	1,770,626	1,038,919	467,434
2005	832,293	1,111,287	8,187,460	989,881	878,329	393,191	3,319,278	3,408,060	726,987	1,252,897	663,983
2006		396,318	6,304,350	1,679,345	731,541		950,000	5,776,414	904,845	1,327,686	385,557
2007	1,555,034		4,396,521	1,441,069	460,640	112,256		6,555,456	1,443,227	1,327,586	436,024
2008			1,862,838	1,875,139	1,168,959			2,646,456	1,669,180	1,901,434	339,170
TOTAL	2,387,327	1,507,605	25,375,462	7,503,400	4,068,646	505,447	4,269,278	21,994,738	6,514,865	6,848,522	2,292,168

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			7,011,199	2,278,469	1,268,643			7,218,582	2,797,587	1,537,601	534,744
2005	1,425,932	788,963	12,558,611	1,419,856	1,329,954	804,128	1,738,713	7,157,644	1,063,253	1,811,039	748,309
2006	2,653	358,026	9,443,784	2,173,736	1,098,437	974	987,664	9,913,690	1,387,722	1,771,982	427,583
2007	2,137,054	164,485	7,847,006	1,598,176	725,579	211,471	134,335	6,405,978	1,619,822	1,652,501	464,802
2008	6,896	203,442	7,165,914	1,851,788	1,314,109	23,061	349,628	6,635,088	1,672,696	1,762,134	363,590
TOTAL	3,572,535	1,514,916	44,026,514	9,322,025	5,736,722	1,039,634	3,210,340	37,330,982	8,541,080	8,535,257	2,539,028

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	91,050,163	32,148,852	2,540,543	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,078,409	-5,869,670	15,917	
TOTAL LOSSES	82,971,754	26,279,182	2,556,460	
EXPECTED LOSSES	66,376,540	24,320,062	2,111,622	
CREDIBILITY	.15	.33	.50	
PURE PREMIUMS				
INDICATED (PRE-TEST)	13.674	4.331	.421	18.426
INDICATED (POST-TEST)	11.869	3.759	.365	15.993
PRES. ON RATE LEVEL	10.331	3.785	.329	14.445
DERIVED BY FORMULA	10.562	3.776	.347	14.685
UNDERLYING PRES. RATE	10.939	4.008	.348	15.295
PROPOSED	10.562	3.776	.347	14.685

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	15.695
IND. RATES				15.70	MINIMUM PREMIUM	
MAN. RATES	16.03	16.30	16.56	+ 15.70	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	226,796	4,122,313	1.817			12	6	68	86	
2005	246,208	5,612,905	2.279			13	9	85	107	
2006	259,445	6,447,035	2.484			13	17	82	113	
2007	278,787	4,102,873	1.471	1		6	9	68	85	
2008	291,112	5,654,799	1.942	2		7	10	71	88	
TOTAL	1,302,348	25,939,925	1.992	3		51	51	374	479	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,888,960	219,012	341,373			704,473	178,322	485,956	304,217
2005			2,599,746	420,795	422,684			777,673	358,683	574,370	458,954
2006	505,687		2,173,823	821,099	671,213			808,589	402,460	721,420	342,744
2007	299,625		896,727	350,439	653,239			542,136	142,801	788,195	429,711
2008			1,100,056	345,321	666,045			1,613,604	479,491	1,030,380	419,902
TOTAL	805,312		8,659,312	2,156,666	2,754,554			4,446,475	1,561,757	3,600,321	1,955,528

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			2,973,224	328,737	522,300			1,694,962	281,749	719,214	348,024
2005	850	25,223	3,953,709	594,250	634,421	316	13,881	1,746,583	497,592	828,378	517,241
2006	746,225	50,570	3,755,235	1,066,988	945,629	399	49,103	2,059,709	558,607	939,768	380,103
2007	447,079	44,159	2,006,457	466,171	802,921	2,139	29,452	1,449,927	268,260	902,015	458,072
2008	1,845	77,671	2,722,693	570,406	683,293	11,050	168,738	3,157,275	665,944	915,694	450,135
TOTAL	1,195,999	197,623	15,411,318	3,026,552	3,588,564	13,904	261,174	10,108,456	2,272,152	4,305,069	2,153,575

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	28,143,101	13,503,357	2,221,007			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,063,044	-2,244,570	12,771			
TOTAL LOSSES	26,080,057	11,258,787	2,233,778			
EXPECTED LOSSES	17,204,017	9,415,976	1,640,959			
CREDIBILITY	.25	.56	.84			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.003	.864	.172	3.039		
INDICATED (POST-TEST)	1.739	.750	.149	2.638		
PRES. ON RATE LEVEL	1.247	.683	.119	2.049		
DERIVED BY FORMULA	1.370	.721	.144	2.235		
UNDERLYING PRES. RATE	1.321	.723	.126	2.170		
PROPOSED	1.370	.721	.144	2.235		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	2.388
IND. RATES				2.39	MINIMUM PREMIUM	
MAN. RATES	2.15	2.28	2.35	+ 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	
2004	828,777	24,972,885	3.013	8	1	43	45	311	408	
2005	890,375	19,716,000	2.214			38	49	303	390	
2006	930,442	21,531,812	2.314	1		38	45	307	391	
2007	1,019,877	22,347,283	2.191	2		40	52	323	417	
2008	1,025,822	13,630,094	1.328	1		15	40	275	331	
TOTAL	4,695,293	102,198,074	2.177	12	1	174	231	1519	1937	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	2,255,246	277,111	8,572,326	939,444	1,788,396	1,434,743	40,000	3,943,175	1,338,179	2,909,002	1,475,263
2005			7,133,070	1,464,019	2,809,603			2,386,873	1,450,349	2,893,398	1,578,688
2006	386,775		7,815,090	1,226,242	2,618,552			3,602,757	1,165,496	3,403,567	1,313,333
2007	293,445		7,949,558	1,898,481	2,294,377	384,475		3,193,588	1,791,317	2,746,719	1,795,323
2008	3,000		2,517,060	1,489,035	2,312,459			1,251,281	1,544,151	3,056,096	1,457,012
TOTAL	2,938,466	277,111	33,987,104	7,017,221	11,823,387	1,819,218	40,000	14,377,674	7,289,492	15,008,782	7,619,619

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	2,961,759	656,199	13,097,061	1,410,106	2,736,251	1,654,373	101,000	8,633,505	2,114,325	4,305,318	1,687,701
2005	2,945	72,384	11,184,011	2,081,902	4,164,175	1,280	45,616	5,788,199	2,013,510	4,159,879	1,779,181
2006	571,863	165,879	12,333,753	1,822,872	3,607,847	1,225	172,811	7,255,105	1,729,966	4,383,424	1,456,486
2007	442,134	315,673	14,660,718	2,503,915	2,972,699	698,628	181,829	8,689,780	2,161,027	3,279,364	1,913,814
2008	11,042	258,539	9,136,179	2,114,346	2,373,533	20,736	325,543	6,378,627	1,798,273	2,657,905	1,561,917
TOTAL	3,989,743	1,468,674	60,411,722	9,933,141	15,854,505	2,376,242	826,799	36,745,216	9,817,101	18,785,890	8,399,099

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	105,856,210	54,610,768	8,436,186	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-11,229,082	-8,852,883	50,369	
TOTAL LOSSES	94,627,128	45,757,885	8,486,555	
EXPECTED LOSSES	93,060,707	36,998,909	6,526,457	
CREDIBILITY	.60	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.015	.975	.181	3.171
INDICATED (POST-TEST)	1.749	.846	.157	2.752
PRES. ON RATE LEVEL	1.872	.744	.131	2.747
DERIVED BY FORMULA	1.798	.846	.157	2.801
UNDERLYING PRES. RATE	1.982	.788	.139	2.909
PROPOSED	1.767	.831	.154	2.752

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	TOTAL
IND. RATES				2.94	MINIMUM PREMIUM	
MAN. RATES	3.24	3.17	3.15	+ 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
2004	51,220	2,360,335	4.608			6	4	43	53
2005	44,070	1,780,638	4.040			4	7	16	27
2006	82,749	1,440,268	1.740			5	1	20	26
2007	72,672	1,957,504	2.693			4	22	41	67
2008	51,272	1,134,488	2.212				8	27	35
TOTAL	301,983	8,673,233	2.872			19	42	147	208

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			999,658	82,678	418,081			311,171	159,276	286,004	103,467
2005			794,513	171,779	77,120			479,616	65,078	119,264	73,268
2006			692,751	273	109,863			390,396	659	93,751	152,575
2007			577,421	382,642	161,241			147,557	308,517	207,339	172,787
2008				244,965	206,974				262,616	336,691	83,242
TOTAL			3,064,343	882,337	973,279			1,328,740	796,146	1,043,049	585,339

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,573,462	124,100	639,665			748,677	251,656	423,282	118,366
2005	345	7,900	1,248,316	238,018	118,228	54	9,142	1,120,050	97,737	173,039	82,573
2006	18	14,081	1,053,961	26,790	154,086	11	20,758	882,682	29,565	123,026	169,206
2007	740	28,115	1,350,624	401,039	226,013	1,806	14,872	644,471	303,399	259,963	184,191
2008	858	20,594	752,124	244,760	214,517	1,733	27,963	584,809	233,594	296,594	89,235
TOTAL	1,961	70,690	5,978,487	1,034,707	1,352,509	3,604	72,735	3,980,689	915,951	1,275,904	643,571

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,108,166	4,579,071	755,316	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-971,185	-1,083,051	4,430	
TOTAL LOSSES	9,136,981	3,496,020	759,746	
EXPECTED LOSSES	7,703,587	4,369,694	616,046	
CREDIBILITY	.10	.21	.32	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.026	1.158	.252	4.436
INDICATED (POST-TEST)	2.627	1.005	.219	3.851
PRES. ON RATE LEVEL	2.408	1.367	.193	3.968
DERIVED BY FORMULA	2.430	1.291	.201	3.922
UNDERLYING PRES. RATE	2.551	1.447	.204	4.202
PROPOSED	2.430	1.291	.201	3.922

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	4.191
IND. RATES				4.19	MINIMUM PREMIUM	
MAN. RATES	4.67	4.58	4.55	+ 4.19	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	782,860	29,722,321	3.796	1		75	70	435	581
2005	844,670	25,456,526	3.013			55	56	395	506
2006	832,525	24,039,599	2.887		1	44	45	394	484
2007	889,146	22,076,360	2.482	1		43	55	388	487
2008	896,294	19,397,484	2.164		1	18	39	331	389
TOTAL	4,245,495	120,692,290	2.843	2	2	235	265	1943	2447

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	276,627		13,482,024	2,509,161	2,979,398	1,068		3,570,579	2,115,910	3,341,329	1,446,225
2005			10,483,408	1,797,460	3,222,104			4,209,839	1,049,417	3,194,717	1,499,581
2006		315,401	8,501,136	1,599,733	2,370,017		3,105,481	2,705,773	893,190	3,006,124	1,542,744
2007	72,930		7,586,677	2,481,137	2,780,273	273		2,357,641	1,900,176	3,260,119	1,637,134
2008		250,423	3,771,201	1,893,309	3,094,892		44,160	3,300,970	1,122,332	4,183,510	1,736,687
TOTAL	349,557	565,824	43,824,446	10,280,800	14,446,684	1,341	3,149,641	16,144,802	7,081,025	16,985,799	7,862,371

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	399,449		21,220,706	3,766,251	4,558,490	1,867		8,590,812	3,343,137	4,945,154	1,654,481
2005	3,616	103,434	16,048,777	2,565,739	4,784,685	924	73,347	9,085,791	1,525,026	4,584,881	1,690,028
2006	2,642	247,387	13,721,628	2,266,229	3,301,515	930	1,003,180	6,761,659	1,392,728	3,866,487	1,710,903
2007	114,754	325,668	15,140,746	3,085,811	3,569,565	15,560	159,848	7,459,433	2,244,030	3,842,797	1,745,185
2008	9,000	688,474	12,045,110	2,761,771	3,155,005	22,228	454,531	6,965,699	1,806,782	3,366,970	1,861,728
TOTAL	529,461	1,364,963	78,176,967	14,445,801	19,369,260	41,509	1,690,906	38,863,394	10,311,703	20,606,289	8,662,325

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	120,671,172	64,741,430	8,670,448	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-13,598,744	-11,123,178	50,777	
TOTAL LOSSES	107,072,428	53,618,252	8,721,225	
EXPECTED LOSSES	112,165,977	46,190,986	6,707,884	
CREDIBILITY	.56	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.522	1.263	.205	3.990
INDICATED (POST-TEST)	2.189	1.096	.178	3.463
PRES. ON RATE LEVEL	2.495	1.028	.149	3.672
DERIVED BY FORMULA	2.324	1.096	.178	3.598
UNDERLYING PRES. RATE	2.642	1.088	.158	3.888
PROPOSED	2.324	1.096	.178	3.598

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	3.845
IND. RATES				3.85	MINIMUM PREMIUM	
MAN. RATES	4.11	4.14	4.21	+ 3.85	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	642,106	20,781,764	3.236			37	44	381	462
2005	658,599	20,232,181	3.072	1	1	32	36	409	479
2006	703,699	18,378,994	2.611			33	36	380	449
2007	744,017	19,264,346	2.589		1	31	44	363	439
2008	731,215	14,019,493	1.917	2	1	17	19	300	339
TOTAL	3,479,636	92,676,778	2.663	3	3	150	179	1833	2168

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			6,856,348	1,180,161	2,123,443			5,391,331	697,016	2,995,390	1,538,075
2005	493,402	298,445	6,571,614	1,028,683	2,519,039	392	1,177,835	2,827,939	968,799	2,950,943	1,395,090
2006			5,850,586	1,207,494	2,357,253			2,892,010	1,294,797	3,112,825	1,664,029
2007		452,045	5,650,135	1,876,136	2,297,398		400,000	2,494,646	1,163,227	3,325,562	1,605,197
2008	980,799	22,086	2,429,753	672,748	2,737,695	8,512	121,300	1,616,215	444,811	3,180,107	1,805,467
TOTAL	1,474,201	772,576	27,358,436	5,965,222	12,034,828	8,904	1,699,135	15,222,141	4,568,650	15,564,827	8,007,858

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			10,314,169	1,771,423	3,248,874			8,190,923	1,101,287	4,433,179	1,759,558
2005	846,210	244,133	10,092,150	1,490,736	3,729,962	1,654	809,771	6,408,454	1,399,692	4,231,709	1,572,266
2006	1,991	129,692	9,626,759	1,734,443	3,239,129	1,286	171,625	7,202,652	1,859,518	4,023,528	1,845,408
2007	4,653	709,333	11,437,068	2,362,458	2,924,135	11,848	490,824	6,954,903	1,637,196	3,855,884	1,711,140
2008	1,342,554	254,845	7,973,086	1,717,059	2,688,143	30,393	543,978	5,287,908	1,206,928	2,655,158	1,935,461
TOTAL	2,195,408	1,338,003	49,443,232	9,076,119	15,830,243	45,181	2,016,198	34,044,840	7,204,621	19,199,458	8,823,833

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	89,243,166	51,598,029	8,870,105			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-9,595,636	-9,596,944	53,805			
TOTAL LOSSES	79,647,530	42,001,085	8,923,910			
EXPECTED LOSSES	79,057,329	39,841,834	7,098,458			
CREDIBILITY	.49	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.289	1.207	.256	3.752		
INDICATED (POST-TEST)	1.987	1.048	.222	3.257		
PRES. ON RATE LEVEL	2.146	1.081	.193	3.420		
DERIVED BY FORMULA	2.068	1.048	.222	3.338		
UNDERLYING PRES. RATE	2.272	1.145	.204	3.621		
PROPOSED	2.068	1.048	.222	3.338		
IND. RATES						
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	3.567
IND. RATES				3.57	MINIMUM PREMIUM	
MAN. RATES	3.90	3.90	3.92	+ 3.57	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	133,224	7,219,687	5.419			19	26	87	132
2005	141,544	8,773,505	6.198			18	20	85	123
2006	149,818	7,941,326	5.300			18	24	70	112
2007	160,978	8,822,692	5.480		1	14	26	66	107
2008	160,019	6,008,958	3.755			11	19	74	105
TOTAL	745,583	38,766,168	5.199		1	1	80	115	382

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			3,488,712	755,196	544,938			1,099,056	456,942	648,353	226,490
2005			3,373,759	635,919	536,986			2,854,852	527,167	666,046	178,776
2006			3,242,253	776,986	693,370			1,387,710	862,982	719,221	258,804
2007		459,573	2,193,715	1,286,066	419,069		879,656	1,519,357	1,195,369	645,703	224,184
2008	490,017		1,758,717	889,142	784,740	5,000		566,416	606,949	722,486	185,491
TOTAL	490,017	459,573	14,057,156	4,343,309	2,979,103	5,000	879,656	7,427,391	3,649,409	3,401,809	1,073,745

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			5,491,234	1,133,550	833,753			2,644,328	721,969	959,565	259,105
2005	1,280	32,198	5,056,908	889,776	807,381	462	39,310	4,860,053	747,653	967,775	201,481
2006	1,262	71,632	5,336,284	1,046,036	986,360	831	85,150	3,570,164	1,126,148	968,419	287,014
2007	2,544	381,852	4,859,674	1,345,568	622,833	8,979	546,462	4,294,867	1,257,966	852,875	238,980
2008	672,147	143,374	4,974,565	1,055,648	873,781	16,019	123,133	2,349,039	608,748	663,834	198,846
TOTAL	677,233	629,056	25,718,665	5,470,578	4,124,108	26,291	794,055	17,718,451	4,462,484	4,412,468	1,185,426

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	45,565,204	18,485,004	1,224,500		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-4,271,964	-3,396,503	7,822		
TOTAL LOSSES	41,293,240	15,088,501	1,232,322		
EXPECTED LOSSES	35,303,354	14,151,166	1,021,449		
CREDIBILITY	.18	.38	.58		
PURE PREMIUMS					
INDICATED (PRE-TEST)	5.538	2.024	.165	7.727	
INDICATED (POST-TEST)	4.807	1.757	.143	6.707	
PRES. ON RATE LEVEL	4.472	1.793	.129	6.394	
DERIVED BY FORMULA	4.532	1.779	.137	6.448	
UNDERLYING PRES. RATE	4.735	1.898	.137	6.770	
PROPOSED	4.532	1.779	.137	6.448	
IND. RATES					
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE
IND. RATES				6.89	MINIMUM PREMIUM
MAN. RATES	7.55	7.29	7.33	+ 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	
2004	44,349	2,783,431	6.276			8	4	34	46	
2005	51,641	2,093,210	4.053	1		4	7	42	54	
2006	50,374	2,262,260	4.490			4	8	49	61	
2007	58,673	2,345,743	3.997			6	3	34	43	
2008	65,263	2,063,910	3.162			3	8	36	47	
TOTAL	270,300	11,548,554	4.272	1		25	30	195	251	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,559,331	173,239	131,469			490,032	99,436	194,939	134,985
2005	12,910		626,669	258,915	266,438			152,138	368,910	257,154	150,076
2006			860,116	163,992	309,174			475,340	117,176	230,241	106,221
2007			1,150,805	140,216	190,263			290,962	60,386	380,306	132,805
2008			583,494	430,220	227,681			166,872	289,354	262,639	103,650
TOTAL	12,910		4,780,415	1,166,582	1,125,025			1,575,344	935,262	1,325,279	627,737

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			2,454,388	260,032	201,147			1,179,018	157,109	288,510	154,423
2005	22,610	6,498	1,013,654	356,642	396,349	326	2,937	421,812	492,100	375,044	169,136
2006	273	19,046	1,414,686	236,788	426,253	118	26,950	1,138,730	178,027	302,077	117,799
2007	503	41,287	1,918,482	220,386	256,791	1,064	15,157	753,008	125,090	435,214	141,570
2008	1,635	53,786	1,868,245	428,814	272,044	2,991	45,592	881,753	256,771	246,695	111,113
TOTAL	25,021	120,617	8,669,455	1,502,662	1,552,584	4,499	90,636	4,374,321	1,209,097	1,647,540	694,041

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,284,549	5,911,883	694,041			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,090,185	-1,088,086	4,853			
TOTAL LOSSES	12,194,364	4,823,797	698,894			
EXPECTED LOSSES	9,222,637	4,630,238	602,768			
CREDIBILITY	.09	.20	.29			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.511	1.785	.259	6.555		
INDICATED (POST-TEST)	3.916	1.549	.225	5.690		
PRES. ON RATE LEVEL	3.222	1.618	.211	5.051		
DERIVED BY FORMULA	3.284	1.604	.215	5.103		
UNDERLYING PRES. RATE	3.412	1.713	.223	5.348		
PROPOSED	3.284	1.604	.215	5.103		
IND. RATES						
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	5.454
IND. RATES				5.45	MINIMUM PREMIUM	
MAN. RATES	5.61	5.72	5.79	+ 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	
2004	29,058	1,312,204	4.515			1			6	7
2005	28,540	266,939	.935			1	1		4	6
2006	30,217	393,943	1.303			1			6	8
2007	27,758	224,900	.810				1		4	5
2008	23,079	601,902	2.608			1			7	8
TOTAL	138,652	2,799,888	2.019			4	3		27	34

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
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			198,552	72,852	26,492			10,340	20,000	60,894	4,813
2007				24,413	74,319				47,277	76,035	2,856
2008			268,661		154,287			20,251		155,552	3,151
TOTAL			847,203	107,786	278,733			1,091,271	84,366	354,183	36,346

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			121,136		18,141			927,327		30,244	18,923
2005	22	1,673	262,341	15,941	18,019	15	154	21,622	23,474	59,148	10,126
2006	113	4,526	336,542	92,546	40,125	19	927	37,679	27,549	77,866	5,338
2007	58	1,527	62,612	33,389	87,984	232	1,624	61,907	49,356	88,542	3,044
2008	217	15,703	543,268	82,936	152,886	347	6,271	132,412	38,277	125,560	3,378
TOTAL	410	23,429	1,325,899	224,812	317,155	613	8,976	1,180,947	138,656	381,360	40,809

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,540,274	1,061,983	40,809	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-168,500	-192,897	429	
TOTAL LOSSES	2,371,774	869,086	41,238	
EXPECTED LOSSES	1,340,765	773,679	62,394	
CREDIBILITY	.06	.13	.19	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.711	.627	.030	2.368
INDICATED (POST-TEST)	1.485	.544	.026	2.055
PRES. ON RATE LEVEL	.913	.527	.043	1.483
DERIVED BY FORMULA	.947	.529	.040	1.516
UNDERLYING PRES. RATE	.967	.558	.045	1.570
PROPOSED	.947	.529	.040	1.516

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE
IND. RATES				1.62	MINIMUM PREMIUM
MAN. RATES	1.76	1.74	1.70	+ 1.62	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	53,950	2,507,224	4.647			6	4	44	54
2005	58,496	3,085,594	5.274			8	7	48	63
2006	62,648	2,049,929	3.272			1	6	58	65
2007	67,864	3,694,289	5.443			10	6	56	72
2008	59,499	1,949,292	3.276			3	7	27	37
TOTAL	302,457	13,286,328	4.393			28	30	233	291

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,488,405	78,047	234,250			345,287	37,899	212,189	111,147
2005			1,174,973	384,223	272,255			619,667	246,216	253,502	134,758
2006			247,587	329,838	499,986			93,971	305,980	474,840	97,727
2007			1,965,770	285,122	402,323			443,390	100,676	377,450	119,558
2008			490,991	365,422	215,207			353,388	251,839	165,513	106,932
TOTAL			5,367,726	1,442,652	1,624,021			1,855,703	942,610	1,483,494	570,122

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			2,221,161	117,148	358,400			768,987	59,880	314,042	127,152
2005	772	11,903	1,873,919	528,780	408,524	218	11,825	1,478,017	340,883	368,768	151,872
2006	518	8,426	607,964	427,397	677,766	281	9,737	393,292	389,450	615,183	108,379
2007	949	72,527	3,365,293	429,332	531,528	1,612	22,220	1,108,215	174,595	439,093	127,449
2008	1,407	46,268	1,610,384	372,223	251,128	4,050	60,053	1,107,797	239,090	172,567	114,631
TOTAL	3,646	139,124	9,678,721	1,874,880	2,227,346	6,161	103,835	4,856,308	1,203,898	1,909,653	629,483

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,793,603	7,264,654	629,857	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-940,692	-1,202,957	3,577	
TOTAL LOSSES	13,852,911	6,061,697	633,434	
EXPECTED LOSSES	7,618,892	4,945,173	480,907	
CREDIBILITY	.10	.21	.32	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.580	2.004	.209	6.793
INDICATED (POST-TEST)	3.975	1.739	.181	5.895
PRES. ON RATE LEVEL	2.379	1.544	.150	4.073
DERIVED BY FORMULA	2.539	1.585	.160	4.284
UNDERLYING PRES. RATE	2.519	1.635	.159	4.313
PROPOSED	2.539	1.585	.160	4.284

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	4.578
IND. RATES				4.58	MINIMUM PREMIUM	
MAN. RATES	4.47	4.52	4.67	+ 4.58	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	16,624	626,909	3.771			1	1	5	7
2005	16,069	921,707	5.735			2	1	16	19
2006	15,674	418,950	2.672			1		8	9
2007	15,133	1,440,188	9.516			3	1	5	9
2008	13,861	475,521	3.430				2	10	12
TOTAL	77,361	3,883,275	5.020			7	5	44	56

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			451,700	3,658	37,973			57,000	3,395	31,693	41,490
2005			402,406	50,844	99,068			248,966	7,500	67,973	44,950
2006			191,031		45,239			33,697		36,475	112,508
2007			588,088	47,357	25,752			665,030	10,570	42,357	61,034
2008			64,267		110,827				30,546	234,031	35,850
TOTAL			1,633,225	166,126	318,859			1,004,693	52,011	412,529	295,832

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			710,976	5,491	58,099			137,142	5,364	46,905	47,465
2005	102	4,048	629,485	73,890	147,376	7	4,747	577,036	16,453	97,845	50,659
2006	6	3,923	292,916	8,331	62,308		1,856	78,607	4,245	46,357	124,771
2007	192	19,035	892,326	78,736	46,130	1,541	24,890	1,303,511	75,709	62,920	65,062
2008	267	7,371	273,246	85,963	108,694	445	8,423	187,718	71,483	190,768	38,431
TOTAL	567	34,377	2,798,949	252,411	422,607	1,993	39,916	2,284,014	173,254	444,795	326,388

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,159,816	1,293,067	326,388	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-316,570	-428,798	962	
TOTAL LOSSES	4,843,246	864,269	327,350	
EXPECTED LOSSES	2,549,819	1,735,982	136,928	
CREDIBILITY	.04	.08	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.261	1.117	.423	7.801
INDICATED (POST-TEST)	5.435	.970	.367	6.772
PRES. ON RATE LEVEL	3.113	2.119	.167	5.399
DERIVED BY FORMULA	3.206	2.027	.193	5.426
UNDERLYING PRES. RATE	3.296	2.244	.177	5.717
PROPOSED	3.206	2.027	.193	5.426

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	5.799
IND. RATES				5.80	MINIMUM PREMIUM	
MAN. RATES	6.38	6.22	6.19	+ 5.80	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	50,499	1,615,701	3.199			3	4	49	56
2005	51,260	2,638,473	5.147			8	1	46	55
2006	56,114	1,445,716	2.576			3	4	32	39
2007	54,609	2,673,735	4.896			6	10	29	45
2008	52,515	1,877,772	3.575			4	3	19	26
TOTAL	264,997	10,251,397	3.868			24	22	175	221

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			574,552	81,586	311,124			196,465	126,579	247,948	77,447
2005			1,460,637	70,248	250,150			555,684	28,099	194,161	79,494
2006			579,091	88,591	124,477			210,602	32,682	328,977	81,296
2007			1,098,947	419,766	150,351			372,348	423,536	133,108	75,679
2008			744,167	45,832	204,705			445,803	49,566	315,860	71,839
TOTAL			4,457,394	706,023	1,040,807			1,780,902	660,462	1,220,054	385,755

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			904,345	122,461	476,020			472,695	199,995	366,961	88,599
2005	141	14,532	2,261,844	113,687	372,949	24	10,599	1,291,089	52,563	279,041	89,590
2006	145	12,459	928,900	128,116	175,228	37	12,225	515,131	70,632	418,665	90,157
2007	908	44,963	2,144,487	462,218	227,801	2,853	26,328	1,203,817	415,993	192,419	80,674
2008	564	38,200	1,294,422	174,952	221,198	3,896	59,158	1,077,298	165,610	276,396	77,011
TOTAL	1,758	110,154	7,533,998	1,001,434	1,473,196	6,810	108,310	4,560,030	904,793	1,533,482	426,031

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,321,060	4,912,905	426,390	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-828,995	-965,639	3,050	
TOTAL LOSSES	11,492,065	3,947,266	429,440	
EXPECTED LOSSES	6,778,623	3,969,656	413,395	
CREDIBILITY	.09	.19	.29	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.337	1.490	.162	5.989
INDICATED (POST-TEST)	3.765	1.293	.141	5.199
PRES. ON RATE LEVEL	2.416	1.415	.147	3.978
DERIVED BY FORMULA	2.537	1.392	.145	4.074
UNDERLYING PRES. RATE	2.558	1.498	.156	4.212
PROPOSED	2.537	1.392	.145	4.074

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	4.354
IND. RATES				4.35	MINIMUM PREMIUM	
MAN. RATES	4.50	4.50	4.56	+ 4.35	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	36,285	1,621,344	4.468		1	2	6	17	26
2005	35,221	1,675,738	4.757			3	5	17	25
2006	38,466	4,198,739	10.915		1	1	4	26	32
2007	40,893	892,650	2.182			2	3	17	22
2008	37,932	1,194,066	3.147			1	2	22	25
TOTAL	188,797	9,582,537	5.076		2	9	20	99	130

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		164,085	259,622	231,369	80,301		386,846	86,945	247,206	106,135	58,835
2005			670,303	193,164	188,950			276,731	107,243	184,071	55,276
2006		697,889	114,351	245,175	148,751		2,372,730	91,457	139,605	327,172	61,609
2007			308,159	119,774	66,521			76,070	175,708	58,985	87,433
2008			215,469	136,330	142,455			250,000	80,109	204,836	164,867
TOTAL		861,974	1,567,904	925,812	626,978		2,759,576	781,203	749,871	881,199	428,020

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		298,375	408,645	347,284	122,861		750,088	209,190	390,586	157,082	67,307
2005	389	6,815	1,066,593	267,846	282,024	95	5,298	661,586	150,286	265,465	62,296
2006	374	172,566	336,942	302,083	207,394	135	784,101	362,971	199,802	420,575	68,324
2007	262	12,977	615,062	135,219	92,325	991	7,837	336,571	165,147	82,115	93,204
2008	573	20,670	724,688	165,614	152,519	2,483	37,695	696,442	130,453	182,515	176,737
TOTAL	1,598	511,403	3,151,930	1,218,046	857,123	3,704	1,585,019	2,266,760	1,036,274	1,107,752	467,868

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,520,414	4,219,195	468,593	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-654,486	-757,366	2,659	
TOTAL LOSSES	6,865,928	3,461,829	471,252	
EXPECTED LOSSES	5,342,956	3,122,702	356,827	
CREDIBILITY	.07	.15	.23	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.637	1.834	.250	5.721
INDICATED (POST-TEST)	3.157	1.592	.217	4.966
PRES. ON RATE LEVEL	2.673	1.562	.178	4.413
DERIVED BY FORMULA	2.707	1.567	.187	4.461
UNDERLYING PRES. RATE	2.830	1.654	.189	4.673
PROPOSED	2.707	1.567	.187	4.461

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	4.767
IND. RATES				4.77	MINIMUM PREMIUM	
MAN. RATES	4.94	5.04	5.06	+ 4.77	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	21,857	1,413,008	6.464			4	4	20	28
2005	24,409	576,260	2.360				2	30	32
2006	24,798	897,510	3.619			2	1	13	16
2007	24,452	489,539	2.002				3	20	23
2008	20,549	796,136	3.874			2	2	23	27
TOTAL	116,065	4,172,453	3.595			8	12	106	126

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			682,859	98,335	100,767			322,632	30,113	118,249	60,053
2005				128,957	175,098				57,463	151,622	63,120
2006			339,381	80,436	169,669			95,082	15,810	152,790	44,342
2007				202,785	76,227				83,681	86,776	40,070
2008			371,616	30,782	100,323			72,876	17,814	132,543	70,182
TOTAL			1,393,856	541,295	622,084			490,590	204,881	641,980	277,767

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,074,820	147,601	154,173			776,253	47,578	175,009	68,701
2005	260	228	28,451	175,542	258,436	51	29	14,240	78,694	217,092	71,136
2006	135	7,736	573,229	115,135	231,979	19	5,545	233,432	33,373	194,439	49,175
2007	336	5,267	267,607	193,787	102,043	394	2,608	98,375	81,823	103,523	42,715
2008	291	19,432	659,109	91,958	109,420	783	12,498	239,752	51,273	111,050	75,235
TOTAL	1,022	32,663	2,603,216	724,023	856,051	1,247	20,680	1,362,052	292,741	801,113	306,962

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,367,611	2,694,650	307,730	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-333,390	-426,118	1,878	
TOTAL LOSSES	4,034,221	2,268,532	309,608	
EXPECTED LOSSES	2,663,692	1,723,565	264,629	
CREDIBILITY	.05	.11	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.476	1.955	.267	5.698
INDICATED (POST-TEST)	3.017	1.697	.232	4.946
PRES. ON RATE LEVEL	2.167	1.403	.215	3.785
DERIVED BY FORMULA	2.210	1.435	.218	3.863
UNDERLYING PRES. RATE	2.295	1.485	.228	4.008
PROPOSED	2.210	1.435	.218	3.863

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE
IND. RATES				4.13	MINIMUM PREMIUM
MAN. RATES	4.41	4.37	4.34	+ 4.13	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	490,890	16,505,083	3.362	2		35	26	203	266
2005	478,970	16,688,040	3.484	1		32	29	184	246
2006	560,333	15,481,516	2.762			34	30	235	299
2007	676,655	16,112,886	2.381	1		33	45	203	282
2008	644,650	12,273,282	1.903			15	34	191	240
TOTAL	2,851,498	77,060,807	2.702	4		149	164	1016	1333

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	597,744		7,099,073	492,648	1,106,904	2,133		2,965,944	1,814,807	1,405,999	1,019,831
2005	3,854		6,575,286	1,205,357	1,318,761	1,496		4,205,133	1,000,175	1,512,035	865,943
2006			6,484,002	1,068,228	1,471,464			3,058,423	597,634	1,806,068	995,697
2007	14,530		6,090,214	1,824,380	1,537,621			2,179,290	1,353,533	1,944,268	1,169,050
2008			2,514,236	1,486,836	1,680,038			2,704,026	1,016,738	1,953,200	918,208
TOTAL	616,128		28,762,811	6,077,449	7,114,788	3,629		15,112,816	5,782,887	8,621,570	4,968,729

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	863,142		10,864,362	677,475	1,693,573	3,728		6,582,359	1,797,330	2,080,880	1,166,687
2005	9,017	64,786	10,139,119	1,697,068	1,972,815	3,938	44,160	5,531,376	1,391,366	2,183,503	975,918
2006	1,778	136,961	10,206,415	1,524,712	2,065,851	631	151,401	6,393,165	961,022	2,339,308	1,104,228
2007	26,105	248,365	11,638,848	2,219,758	2,047,578	11,873	131,604	6,268,951	1,604,896	2,328,873	1,246,207
2008	6,379	225,469	7,928,591	1,844,748	1,776,436	21,173	323,033	6,061,254	1,320,566	1,744,978	984,319
TOTAL	906,421	675,581	50,777,335	7,963,761	9,556,253	41,343	650,198	30,837,105	7,075,180	10,677,542	5,477,359

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	84,408,389	36,024,925	5,509,732		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-9,064,136	-6,337,117	35,642		
TOTAL LOSSES	75,344,253	29,687,808	5,545,374		
EXPECTED LOSSES	75,194,002	26,690,021	4,505,367		
CREDIBILITY	.43	.94	1.00		
PURE PREMIUMS					
INDICATED (PRE-TEST)	2.642	1.041	.194	3.877	
INDICATED (POST-TEST)	2.293	.904	.168	3.365	
PRES. ON RATE LEVEL	2.491	.884	.149	3.524	
DERIVED BY FORMULA	2.406	.903	.168	3.477	
UNDERLYING PRES. RATE	2.637	.936	.158	3.731	
PROPOSED	2.406	.903	.168	3.477	
IND. RATES					
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE
IND. RATES				3.72	MINIMUM PREMIUM
MAN. RATES	4.29	4.19	4.04	+ 3.72	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	55,385	1,686,967	3.045			4	3	27	34
2005	62,085	1,390,730	2.240			3	6	26	35
2006	53,001	1,429,659	2.697			4	3	18	25
2007	63,556	1,228,485	1.932			2	8	27	37
2008	64,898	517,949	.798				2	30	32
TOTAL	298,925	6,253,790	2.092			13	22	128	163

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			775,312	64,558	134,954			411,340	9,372	178,993	112,438
2005			381,678	213,131	156,573			161,278	276,930	146,168	54,972
2006			837,676	53,190	60,988			289,504	6,474	76,730	105,097
2007			362,273	397,645	96,744			24,000	131,745	153,436	62,642
2008			34,518	185,135					35,184	178,306	84,806
TOTAL			2,356,939	763,042	634,394			886,122	459,705	733,633	419,955

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,183,756	96,902	206,481			902,073	14,808	264,910	128,629
2005	428	3,978	625,732	290,777	233,781	246	3,092	423,806	369,309	215,017	61,953
2006	98	17,198	1,288,869	89,345	92,907	14	15,487	657,964	29,309	100,621	116,553
2007	716	20,886	1,025,640	392,362	147,151	692	5,156	208,939	133,161	182,282	66,776
2008	226	8,380	315,481	94,499	174,879	396	7,269	160,143	61,569	146,558	90,912
TOTAL	1,468	50,442	4,439,478	963,885	855,199	1,348	31,004	2,352,925	608,156	909,388	464,823

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,877,061	3,339,986	464,823	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-914,894	-864,023	2,881	
TOTAL LOSSES	5,962,167	2,475,963	467,704	
EXPECTED LOSSES	7,559,813	3,605,035	376,645	
CREDIBILITY	.10	.21	.31	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.995	.828	.156	2.979
INDICATED (POST-TEST)	1.732	.719	.135	2.586
PRES. ON RATE LEVEL	2.388	1.139	.119	3.646
DERIVED BY FORMULA	2.322	1.051	.124	3.497
UNDERLYING PRES. RATE	2.529	1.206	.126	3.861
PROPOSED	2.322	1.051	.124	3.497

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	TOTAL
IND. RATES				3.74	MINIMUM PREMIUM	
MAN. RATES	4.32	4.28	4.18	+ 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
2004	75,431	942,590	1,249			2	5	12	19
2005	74,523	1,804,070	2,420			4	2	9	15
2006	149,583	3,430,952	2,293		1	9	14	9	33
2007	121,098	3,391,261	2,800			10	11	16	37
2008	126,966	1,880,583	1,481			3	12	15	30
TOTAL	547,601	11,449,456	2,091		1	28	44	61	134

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			316,830	144,079	100,253			170,805	39,432	120,662	50,529
2005			1,090,446	61,769	63,635			441,815	25,652	42,629	78,124
2006	93,593		2,131,729	412,939	75,953			342,362	173,325	84,785	116,266
2007			2,024,258	256,411	110,369			513,563	242,713	138,248	105,699
2008			468,836	514,090	111,005			105,452	327,485	271,545	82,170
TOTAL	93,593		6,032,099	1,389,288	461,215			1,573,997	808,607	657,869	432,788

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			498,690	216,262	153,388			410,957	62,303	178,581	57,805
2005	124	10,728	1,684,168	94,387	98,050	22	8,412	1,023,936	43,596	62,927	88,046
2006	138,538	45,465	3,402,066	546,929	141,191	173	20,311	854,457	226,249	120,167	128,939
2007	832	69,721	3,281,086	361,810	191,701	2,375	27,328	1,331,245	275,724	186,493	112,675
2008	1,761	49,881	1,730,426	430,403	167,382	2,769	42,102	830,225	272,754	255,192	88,086
TOTAL	141,255	175,795	10,596,436	1,649,791	751,712	5,339	98,153	4,450,820	880,626	803,360	475,551

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,467,798	4,085,489	477,806			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,745,337	-722,754	3,658			
TOTAL LOSSES	13,722,461	3,362,735	481,464			
EXPECTED LOSSES	14,796,179	3,055,613	454,509			
CREDIBILITY	.14	.31	.47			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.506	.614	.088	3.208		
INDICATED (POST-TEST)	2.175	.533	.076	2.784		
PRES. ON RATE LEVEL	2.552	.527	.078	3.157		
DERIVED BY FORMULA	2.499	.529	.077	3.105		
UNDERLYING PRES. RATE	2.702	.558	.083	3.343		
PROPOSED	2.499	.529	.077	3.105		
IND. RATES						
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	3.318
IND. RATES				3.32	MINIMUM PREMIUM	
MAN. RATES	3.86	3.67	3.62	+ 3.32	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	8,921	312,297	3.500			1			5	6
2005	9,133	370,800	4.060					3	5	8
2006	10,755	903,678	8.402			3		1	10	14
2007	10,028	689,385	6.874			2		2	2	6
2008	9,788	658,560	6.728			1		1	13	15
TOTAL	48,625	2,934,720	6.035			7		7	35	49

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			138,975		25,835			12,121		58,256	77,110
2005				180,421	27,113				70,364	57,828	35,074
2006			382,084	37,729	106,268			232,002	32,333	96,725	16,537
2007			354,047	165,219	7,423			75,684	64,388	7,909	14,715
2008			124,852	26,710	91,750			116,000	18,023	268,175	13,050
TOTAL			999,958	410,079	258,389			435,807	185,108	488,893	156,486

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			218,747		39,526			29,163		86,219	88,214
2005	364	102	29,394	240,489	42,160	62	11	13,824	93,468	83,919	39,528
2006	70	8,137	606,603	61,921	146,894	35	12,813	542,899	57,119	126,432	18,340
2007	330	14,545	706,069	169,498	27,714	478	4,693	219,964	63,729	16,001	15,686
2008	188	9,453	331,094	64,260	92,113	1,277	20,725	401,944	88,443	221,592	13,990
TOTAL	952	32,237	1,891,907	536,168	348,407	1,852	38,242	1,207,794	302,759	534,163	175,758

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,172,984	1,721,497	176,604	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-257,265	-256,275	1,053	
TOTAL LOSSES	2,915,719	1,465,222	177,657	
EXPECTED LOSSES	2,112,270	1,056,135	141,498	
CREDIBILITY	.03	.06	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.996	3.013	.365	9.374
INDICATED (POST-TEST)	5.205	2.615	.317	8.137
PRES. ON RATE LEVEL	4.103	2.051	.275	6.429
DERIVED BY FORMULA	4.136	2.085	.279	6.500
UNDERLYING PRES. RATE	4.344	2.172	.291	6.807
PROPOSED	4.136	2.085	.279	6.500

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE
IND. RATES				6.95	MINIMUM PREMIUM
MAN. RATES	7.58	7.41	7.37	+ 6.95	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	4,700	85,709	1.823					1	5	6
2005	4,467	109,138	2.443						6	6
2006	4,989	527,530	10.573			2		1	4	7
2007	5,319	179,684	3.378					1	3	4
2008	5,568	170,535	3.062			1			5	6
TOTAL	25,043	1,072,596	4.283			3		3	23	29

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				35,079	8,224				5,347	13,915	23,144
2005					42,868					59,102	7,168
2006			368,150	8,377	4,507			88,902	37,995	11,005	8,594
2007				93,808	8,454				7,256	42,275	27,891
2008			112,553		17,566					24,569	15,847
TOTAL			480,703	137,264	81,619			88,902	50,598	150,866	82,644

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				52,654	12,582				8,448	20,594	26,477
2005		45	2,046	1,003	62,849		12	1,676	1,341	84,104	8,078
2006	20	7,405	555,717	20,165	10,733	37	5,164	217,676	49,942	16,968	9,531
2007	151	2,069	111,291	85,513	16,057	44	412	16,669	11,126	47,644	29,732
2008	51	4,942	164,370	16,638	20,401	28	642	15,088	5,584	19,711	16,988
TOTAL	222	14,461	833,424	175,973	122,622	109	6,230	251,109	76,441	189,021	90,806

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,105,555	564,057	90,806	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-61,164	-114,044	513	
TOTAL LOSSES	1,044,391	450,013	91,319	
EXPECTED LOSSES	510,627	478,071	66,114	
CREDIBILITY	.02	.04	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.170	1.797	.365	6.332
INDICATED (POST-TEST)	3.620	1.560	.317	5.497
PRES. ON RATE LEVEL	1.926	1.803	.249	3.978
DERIVED BY FORMULA	1.960	1.793	.253	4.006
UNDERLYING PRES. RATE	2.039	1.909	.264	4.212
PROPOSED	1.960	1.793	.253	4.006

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	4.281
IND. RATES				4.28	MINIMUM PREMIUM	
MAN. RATES	4.50	4.50	4.56	+ 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
2004	4,113	334,928	8.143			1	1	8	10
2005	16,397	776,374	4.734				7	17	24
2006	21,843	2,279,161	10.434			5	7	35	47
2007	19,516	856,787	4.390			2	3	8	13
2008	13,934	777,176	5.577			1	4	11	16
TOTAL	75,803	5,024,426	6.628			9	22	79	110

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			187,584	15,420	28,419			38,421	1,614	36,965	26,505
2005				409,017	75,112				173,240	63,381	55,624
2006			721,009	393,415	184,633			256,214	396,220	215,259	112,411
2007			250,427	120,090	40,942			244,147	138,851	17,425	44,905
2008			120,338	167,780	162,315			23,000	149,521	125,328	28,894
TOTAL			1,279,358	1,105,722	491,421			561,782	859,446	458,358	268,339

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			295,257	23,145	43,480			92,441	2,550	54,708	30,322
2005	822	246	67,295	545,507	115,593	153	13	31,797	228,333	94,200	62,688
2006	607	17,486	1,298,257	493,046	267,558	369	18,800	776,165	487,488	295,040	124,664
2007	247	10,851	519,762	128,293	61,287	1,223	13,330	643,464	145,596	36,883	47,869
2008	647	19,442	693,256	186,118	170,374	1,074	16,603	334,072	121,213	116,591	30,974
TOTAL	2,323	48,025	2,873,827	1,376,109	658,292	2,819	48,746	1,877,939	985,180	597,422	296,517

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,853,679	3,617,003	297,970	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-492,614	-1,039,783	2,747	
TOTAL LOSSES	4,361,065	2,577,220	300,717	
EXPECTED LOSSES	3,894,758	4,235,113	362,339	
CREDIBILITY	.04	.08	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.753	3.400	.397	9.550
INDICATED (POST-TEST)	4.994	2.951	.345	8.290
PRES. ON RATE LEVEL	4.852	5.276	.452	10.580
DERIVED BY FORMULA	4.858	5.090	.438	10.386
UNDERLYING PRES. RATE	5.138	5.587	.478	11.203
PROPOSED	4.858	5.090	.438	10.386

YEAR	4-1-10	12-1-10	4-1-11	4-1-12	IND. RATE	11.100
IND. RATES				11.10	MINIMUM PREMIUM	
MAN. RATES	12.29	12.29	12.13	+ 11.10	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	1,072	21,471	2.002				1	1	2
2005	13,381	566,339	4.232				1	1	2
2006	11,959	4,128	.034						
2007	12,863	12,123	.094					1	1
2008	7,201	163,231	2.266				1	8	9
TOTAL	46,476	767,292	1.651				3	11	14

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				12,966	443				5,154	878	2,030
2005				53,291	4,842				496,389	9,152	2,665
2006											4,128
2007					8,500					3,623	
2008				32,614	33,313				34,612	47,795	14,897
TOTAL				98,871	47,098				536,155	61,448	23,720

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				19,462	678				8,143	1,299	2,322
2005	107	27	8,531	70,957	7,810	439	2	86,220	650,328	24,499	3,003
2006											4,578
2007	3	119	3,966	1,310	9,878		20	849	419	4,031	
2008	118	2,944	107,866	34,800	33,896	233	3,794	79,180	31,568	41,835	15,970
TOTAL	228	3,090	120,363	126,529	52,262	672	3,816	166,249	690,458	71,664	25,873

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	294,418	940,913	25,873	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-200,213	-290,963	558	
TOTAL LOSSES	94,205	649,950	26,431	
EXPECTED LOSSES	1,515,118	1,159,111	77,151	
CREDIBILITY	.03	.06	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.203	1.398	.057	1.658
INDICATED (POST-TEST)	.176	1.213	.049	1.438
PRES. ON RATE LEVEL	3.079	2.355	.157	5.591
DERIVED BY FORMULA	2.992	2.286	.147	5.425
UNDERLYING PRES. RATE	3.260	2.494	.166	5.920
PROPOSED	2.992	2.286	.147	5.425

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	5.798
IND. RATES				5.80	MINIMUM PREMIUM	
MAN. RATES	6.05	6.74	6.41	+ 5.80	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	1,610	394,151	24.481			1		3	4
2005	2,706	12,679	.468					1	1
2006	1,800	10,214	.567					1	1
2007	2,129	83,490	3.921				1	2	3
2008	1,870	238,017	12.728				2	2	4
TOTAL	10,115	738,551	7.302			1	3	9	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			224,250		4,736			150,000		6,414	8,751
2005					1,943					1,354	9,382
2006					2,492					3,705	4,017
2007				60,000	7,689				7,439	3,828	4,534
2008				114,570	5,331				71,358	40,023	6,735
TOTAL			224,250	174,570	22,191			150,000	78,797	55,324	33,419

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			352,970		7,246			360,900		9,492	10,011
2005		2	93	45	2,849			38	31	1,927	10,574
2006		6	386	171	3,304			317	229	4,665	4,455
2007	96	1,359	72,245	55,042	12,917	34	212	7,838	6,824	4,880	4,833
2008	337	6,437	228,894	79,278	15,491	414	6,239	127,300	51,773	39,321	7,220
TOTAL	433	7,804	654,588	134,536	41,807	448	6,459	496,393	58,857	60,285	37,093

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,166,125	295,485	37,093	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-59,823	-70,220	244	
TOTAL LOSSES	1,106,302	225,265	37,337	
EXPECTED LOSSES	476,720	285,344	33,886	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.937	2.227	.369	13.533
INDICATED (POST-TEST)	9.493	1.933	.320	11.746
PRES. ON RATE LEVEL	4.451	2.664	.316	7.431
DERIVED BY FORMULA	4.501	2.649	.316	7.466
UNDERLYING PRES. RATE	4.713	2.821	.335	7.869
PROPOSED	4.501	2.649	.316	7.466

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	TOTAL
IND. RATES				7.98	MINIMUM PREMIUM	
MAN. RATES	7.97	8.71	8.52	+ 7.98	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	2,263	27,132	1.198						3	3
2005	5,505	239,347	4.347						3	3
2006	6,627	342,328	5.165			1			12	14
2007	5,768	190,087	3.295					2	2	4
2008	7,586	107,753	1.420						5	5
TOTAL	27,749	906,647	3.267			1		3	25	29

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					5,468					18,426	3,238
2005					24,706					64,632	150,009
2006			121,632	97,940	43,510			20,000	9,681	39,217	10,348
2007				104,968	7,769				52,659	12,425	12,266
2008					59,842					32,367	15,544
TOTAL			121,632	202,908	141,295			20,000	62,340	167,067	191,405

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					8,366					27,271	3,704
2005		24	1,179	579	36,223		14	1,832	1,467	91,974	169,060
2006	150	3,189	236,220	120,992	62,647	8	1,261	52,663	14,816	50,143	11,476
2007	166	2,304	123,739	95,421	15,998	244	1,414	52,035	46,597	18,210	13,076
2008	47	2,091	80,384	23,025	55,502	42	852	19,882	7,354	25,957	16,663
TOTAL	363	7,608	441,522	240,017	178,736	294	3,541	126,412	70,234	213,555	213,979

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	579,740	702,542	213,979	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-59,173	-109,721	589	
TOTAL LOSSES	520,567	592,821	214,568	
EXPECTED LOSSES	519,461	478,392	68,262	
CREDIBILITY	.02	.04	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.876	2.136	.773	4.785
INDICATED (POST-TEST)	1.628	1.854	.671	4.153
PRES. ON RATE LEVEL	1.768	1.628	.232	3.628
DERIVED BY FORMULA	1.765	1.637	.258	3.660
UNDERLYING PRES. RATE	1.872	1.724	.246	3.842
PROPOSED	1.765	1.637	.258	3.660

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	3.911
IND. RATES				3.91	MINIMUM PREMIUM	
MAN. RATES	4.01	4.35	4.16	+ 3.91	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	880	3,097	.351						1	1
2005	921									
2006	714	27,825	3.897						1	1
2007	761									
2008	648									
TOTAL	3,924	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					2,284					2,374	
2006		26	1,572	698	13,418		44	1,526	1,097	22,299	
TOTAL		26	1,572	698	15,702		44	1,526	1,097	24,673	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,168	42,170		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,699	-10,301	26	
TOTAL LOSSES	469	31,869	26	
EXPECTED LOSSES	21,385	41,241	4,041	
CREDIBILITY	.01	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.012	.812	.001	.825
INDICATED (POST-TEST)	.010	.705	.001	.716
PRES. ON RATE LEVEL	.515	.993	.097	1.605
DERIVED BY FORMULA	.510	.990	.095	1.595
UNDERLYING PRES. RATE	.545	1.051	.103	1.699
PROPOSED	.510	.990	.095	1.595

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	1.704
IND. RATES				1.70	MINIMUM PREMIUM	
MAN. RATES	1.89	1.86	1.84	+ 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	
2004	6,608	177,249	2.682				1	8	9	
2005	7,138	28,446	.398					4	4	
2006	7,884	137,724	1.746				1	2	3	
2007	8,248	13,759	.166					1	1	
2008	7,269	280,525	3.859			1	1	3	5	
TOTAL	37,147	637,703	1.717			1	3	18	22	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				82,600	25,224				33,532	23,289	12,604
2005					10,813					4,371	13,262
2006				93,041	3,253				28,723	1,764	10,943
2007					1,057					10,069	2,633
2008			124,094	33,579	16,597			45,000	35,144	15,514	10,597
TOTAL			124,094	209,220	56,944			45,000	97,399	55,007	50,039

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				123,983	38,593				52,981	34,469	14,419
2005		12	515	254	15,853			125	98	6,220	14,946
2006	139	637	45,567	109,168	7,618	26	351	13,474	33,387	3,723	12,136
2007		12	491	164	1,227	2	53	2,359	1,169	11,205	2,807
2008	156	7,172	242,488	39,913	23,012	522	7,721	142,077	31,021	17,830	11,360
TOTAL	295	7,833	289,061	273,482	86,303	550	8,125	158,035	118,656	73,447	55,668

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	463,899	551,888	55,668	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-43,410	-113,784	438	
TOTAL LOSSES	420,489	438,104	56,106	
EXPECTED LOSSES	351,782	467,310	59,064	
CREDIBILITY	.02	.05	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.132	1.179	.151	2.462
INDICATED (POST-TEST)	.983	1.023	.131	2.137
PRES. ON RATE LEVEL	.895	1.188	.150	2.233
DERIVED BY FORMULA	.897	1.180	.148	2.225
UNDERLYING PRES. RATE	.947	1.258	.159	2.364
PROPOSED	.897	1.180	.148	2.225

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE
IND. RATES				2.38	MINIMUM PREMIUM
MAN. RATES	2.67	2.63	2.56	+ 2.38	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
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							
2008	908	6,998	.770							
TOTAL	3,809	45,429	1.193						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					2,784					2,383	
2005											4,030
2006					24,453					2,066	491
2007											2,224
2008											6,998
TOTAL					27,237					4,449	13,743

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					4,260					3,527	
2005											4,542
2006	1	62	3,800	1,685	32,429		3	178	127	2,603	545
2007											2,371
2008											7,502
TOTAL	1	62	3,800	1,685	36,689		3	178	127	6,130	14,960

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,044	44,631	14,960	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,624	-8,283	42	
TOTAL LOSSES		36,348	15,002	
EXPECTED LOSSES	56,335	35,120	5,295	
CREDIBILITY	.01	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.954	.394	1.348
INDICATED (POST-TEST)	.000	.828	.342	1.170
PRES. ON RATE LEVEL	1.397	.871	.131	2.399
DERIVED BY FORMULA	1.383	.871	.135	2.389
UNDERLYING PRES. RATE	1.479	.922	.139	2.540
PROPOSED	1.383	.871	.135	2.389

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE
IND. RATES				2.55	MINIMUM PREMIUM
MAN. RATES	2.81	2.76	2.75	+ 2.55	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
2004	277	637	.229			277					
2005	145	341	.235			145					
2006	198	1,453	.733			198					
2007	1,442	829	.057			1,442					
2008	1,381					1,381					
TOTAL	3,443	3,260	.095			3,443					

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											729
2005											384
2006											1,611
2007											884
TOTAL											3,608

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			3,608	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-12,712	-42,351	116	
TOTAL LOSSES			3,724	
EXPECTED LOSSES	115,926	210,436	10,431	
CREDIBILITY	.00	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.108	.108
INDICATED (POST-TEST)	.000	.000	.094	.094
PRES. ON RATE LEVEL	3.186	5.784	.287	9.257
DERIVED BY FORMULA	3.186	5.726	.283	9.195
UNDERLYING PRES. RATE	3.367	6.112	.303	9.782
PROPOSED	3.186	5.726	.283	9.195

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	9.524
IND. RATES				9.52	MINIMUM PREMIUM	
MAN. RATES	10.00	9.84	10.02	+ 9.52	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	241,141	1,085,804	.450			1	5	29	35	
2005	257,962	1,218,617	.472			1	4	29	34	
2006	289,132	1,197,846	.414			2	2	29	33	
2007	312,596	1,482,990	.474			1	4	30	35	
2008	339,898	723,056	.212				2	26	28	
TOTAL	1,440,729	5,708,313	.396			5	17	143	165	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			172,280	200,300	110,754			63,860	100,158	224,062	214,390
2005			150,000	151,245	124,159				278,586	282,850	231,777
2006			263,710	34,053	130,885			191,700	74,387	303,833	199,278
2007			292,130	129,483	124,037			88,700	168,810	307,015	372,815
2008				100,976	105,441				36,691	288,473	191,475
TOTAL			878,120	616,057	595,276			344,260	658,632	1,406,233	1,209,735

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			271,169	300,651	169,451			153,647	158,250	331,614	245,262
2005	304	1,650	259,423	205,456	184,591	244	63	56,259	371,281	408,944	261,213
2006	57	5,819	431,497	56,083	177,975	74	11,699	489,988	116,281	388,944	220,999
2007	286	13,482	629,772	151,909	159,428	1,061	9,501	414,596	189,256	357,811	397,421
2008	360	9,193	337,052	108,627	107,086	549	10,319	229,956	87,520	235,045	205,261
TOTAL	1,007	30,144	1,928,913	822,726	798,531	1,928	31,582	1,344,446	922,588	1,722,358	1,330,156

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,360,969	4,464,472	1,364,224			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,188,409	-1,118,511	8,970			
TOTAL LOSSES	2,172,560	3,345,961	1,373,194			
EXPECTED LOSSES	10,027,474	4,739,998	1,123,768			
CREDIBILITY	.27	.60	.89			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.151	.232	.095	.478		
INDICATED (POST-TEST)	.131	.201	.082	.414		
PRES. ON RATE LEVEL	.659	.311	.074	1.044		
DERIVED BY FORMULA	.516	.245	.081	.842		
UNDERLYING PRES. RATE	.696	.329	.078	1.103		
PROPOSED	.516	.245	.081	.842		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	.872
IND. RATES				.87	MINIMUM PREMIUM	
MAN. RATES	1.53	1.37	1.13	+ .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
2004	33,686	519,590	1.542			33,686			1	1	7	9
2005	45,849	476,351	1.038			45,849				1	16	17
2006	34,438	729,950	2.119			34,438			1	1	15	17
2007	35,358	728,206	2.059			35,358				3	25	28
2008	30,555	764,185	2.501			30,555			1	1	4	6
TOTAL	179,886	3,218,282	1.789			179,886			3	7	67	77

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			192,340	3,253	41,271			21,563	41,084	73,023	147,056
2005				7,136	149,329				102,916	162,437	54,533
2006			129,000	85,973	87,315			71,280	6,541	233,200	116,641
2007				174,658	146,693				66,198	247,604	93,053
2008			198,094	92,355	10,771			60,000	328,500	20,686	53,779
TOTAL			519,434	363,375	435,379			152,843	545,239	736,950	465,062

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			302,743	4,883	63,144			51,881	64,913	108,073	168,232
2005	15	155	8,247	12,983	219,028	91	35	22,425	138,471	233,532	61,459
2006	135	3,376	248,261	110,207	120,413	11	4,361	182,747	26,217	294,926	129,355
2007	314	5,653	268,297	179,405	182,066	358	3,027	119,729	85,462	281,001	99,194
2008	351	13,004	440,963	83,785	25,717	2,116	30,736	594,842	209,792	52,294	57,651
TOTAL	815	22,188	1,268,511	391,263	610,368	2,576	38,159	971,624	524,855	969,826	515,891

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,308,030	2,621,141	531,861	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-253,845	-547,835	3,404	
TOTAL LOSSES	2,054,185	2,073,306	535,265	
EXPECTED LOSSES	2,012,923	2,200,006	492,888	
CREDIBILITY	.07	.15	.22	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.142	1.153	.298	2.593
INDICATED (POST-TEST)	.991	1.001	.259	2.251
PRES. ON RATE LEVEL	1.059	1.158	.259	2.476
DERIVED BY FORMULA	1.054	1.134	.259	2.447
UNDERLYING PRES. RATE	1.119	1.223	.274	2.616
PROPOSED	1.054	1.134	.259	2.447

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	2.534
IND. RATES				2.53	MINIMUM PREMIUM	
MAN. RATES	2.48	2.60	2.68	+ 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	
2004	38,054	732,856	1.925			1	1	7	9	
2005	51,112	409,803	.801				4	6	10	
2006	59,217	1,001,506	1.691		1		2	11	14	
2007	66,477	917,463	1.380			2	3	10	15	
2008	69,506	433,296	.623			1	2	8	11	
TOTAL	284,366	3,494,924	1.229		1	4	12	42	59	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			433,180	14,045	57,758			89,000	33,484	74,725	30,664
2005				131,519	43,395				98,817	63,496	72,576
2006		597,354		68,313	49,751		100,000		71,236	61,133	53,719
2007			378,306	146,794	76,241			80,150	32,722	129,011	74,239
2008			169,454	46,467	28,572			62,500	49,698	43,958	32,647
TOTAL		597,354	980,940	407,138	255,717		100,000	231,650	285,957	372,323	263,845

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			681,825	21,082	88,370			214,134	52,905	110,593	35,080
2005	263	97	22,556	175,856	65,377	89	10	18,911	130,863	92,642	81,793
2006	105	783,136	152,232	91,076	68,599	67	178,897	53,241	89,162	80,732	59,574
2007	323	15,873	752,280	164,949	107,018	380	4,716	228,118	51,064	148,214	79,139
2008	223	10,019	340,245	57,189	36,953	760	11,376	212,365	48,704	42,818	34,998
TOTAL	914	809,125	1,949,138	510,152	366,317	1,296	194,999	726,769	372,698	474,999	290,584

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,972,292	1,763,513	293,107	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-200,037	-231,076	2,428	
TOTAL LOSSES	3,772,255	1,532,437	295,535	
EXPECTED LOSSES	1,689,134	986,750	295,740	
CREDIBILITY	.09	.20	.30	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.327	.539	.104	1.970
INDICATED (POST-TEST)	1.152	.468	.090	1.710
PRES. ON RATE LEVEL	.562	.328	.099	.989
DERIVED BY FORMULA	.615	.356	.096	1.067
UNDERLYING PRES. RATE	.594	.347	.104	1.045
PROPOSED	.615	.356	.096	1.067

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	1.105
IND. RATES				1.11	MINIMUM PREMIUM	
MAN. RATES	.92	.97	1.07	+ 1.11	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
2004	237,181	3,662,855	1,544			237,181	1		4	10	104	119
2005	247,053	6,510,922	2,635			247,053			11	17	125	153
2006	254,994	6,168,086	2,418			254,994			11	12	121	144
2007	278,860	6,320,209	2,266			278,860			11	8	120	139
2008	290,178	5,273,657	1,817			290,178			8	10	118	136
TOTAL	1,308,266	27,935,729	2,135			1,308,266	1		45	57	588	691

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	304,310		513,512	309,584	745,479			62,666	356,647	847,855	522,802
2005			2,500,999	507,623	758,045			755,495	376,943	1,000,458	611,359
2006			2,532,015	314,707	720,834			808,951	274,937	873,321	643,321
2007			2,368,496	176,827	812,499			952,680	216,865	1,181,248	611,594
2008			1,043,759	476,235	986,069			474,398	306,165	1,389,696	597,335
TOTAL	304,310		8,958,781	1,784,976	4,022,926			3,054,190	1,531,557	5,292,578	2,986,411

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	439,424		808,268	464,685	1,140,583			150,774	563,503	1,254,824	598,085
2005	1,023	24,912	3,876,095	716,838	1,127,010	329	14,046	1,771,044	531,250	1,435,156	689,002
2006	542	54,448	4,053,748	487,248	997,766	285	47,901	2,014,436	420,261	1,124,395	713,443
2007	966	85,910	3,899,758	413,630	1,008,360	3,456	47,931	2,371,621	413,884	1,354,345	651,959
2008	2,505	100,433	3,551,649	792,010	996,418	6,745	109,324	2,158,274	567,320	1,164,721	640,343
TOTAL	444,460	265,703	16,189,518	2,874,411	5,270,137	10,815	219,202	8,466,149	2,496,218	6,333,441	3,292,832

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	25,597,687	16,986,185	3,307,684			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,628,372	-3,094,744	20,865			
TOTAL LOSSES	22,969,315	13,891,441	3,328,549			
EXPECTED LOSSES	21,887,291	12,964,917	2,695,029			
CREDIBILITY	.25	.56	.84			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.756	1.062	.254	3.072		
INDICATED (POST-TEST)	1.524	.922	.220	2.666		
PRES. ON RATE LEVEL	1.583	.938	.195	2.716		
DERIVED BY FORMULA	1.568	.929	.216	2.713		
UNDERLYING PRES. RATE	1.673	.991	.206	2.870		
PROPOSED	1.568	.929	.216	2.713		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	2.810
IND. RATES				2.81	MINIMUM PREMIUM	
MAN. RATES	3.00	2.94	2.94	+ 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	
2004	463,516	3,637,116	.784			6	10	49	65	
2005	412,801	3,600,425	.872			5	6	57	68	
2006	452,150	3,763,084	.832			6	10	47	63	
2007	471,078	4,287,298	.910		1	3	6	46	56	
2008	494,491	2,952,421	.597			1	13	54	68	
TOTAL	2,294,036	18,240,344	.795		1	21	45	253	320	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,481,812	384,227	331,210			463,417	365,267	436,435	174,748
2005			1,164,442	224,042	344,022			763,550	267,608	547,293	289,468
2006			1,587,270	290,139	330,391			452,000	244,289	575,895	283,100
2007		545,851	657,784	314,418	345,654		1,283,555	143,343	195,171	531,276	270,246
2008			153,824	619,755	396,714			46,892	865,166	585,569	284,501
TOTAL		545,851	5,045,132	1,832,581	1,747,991		1,283,555	1,869,202	1,937,501	2,676,468	1,302,063

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			2,179,030	576,722	506,752			1,006,690	577,122	645,925	199,912
2005	450	10,832	1,684,494	316,435	511,207	236	10,423	1,312,029	373,984	787,043	326,230
2006	482	34,440	2,567,308	405,807	467,674	245	28,052	1,175,193	345,307	743,731	313,958
2007	731	315,535	1,534,257	377,003	438,538	1,358	577,785	720,263	264,205	611,769	288,082
2008	2,132	53,555	1,924,739	583,928	430,595	5,425	83,280	1,690,395	657,266	559,120	304,985
TOTAL	3,795	414,362	9,889,828	2,259,895	2,354,766	7,264	699,540	5,904,570	2,217,884	3,347,588	1,433,167

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	17,015,354	10,412,543	1,487,205			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,508,323	-1,816,242	8,722			
TOTAL LOSSES	15,507,031	8,596,301	1,495,927			
EXPECTED LOSSES	12,548,378	7,570,318	1,147,019			
CREDIBILITY	.37	.81	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.676	.375	.065	1.116		
INDICATED (POST-TEST)	.587	.326	.056	.969		
PRES. ON RATE LEVEL	.518	.312	.047	.877		
DERIVED BY FORMULA	.544	.323	.056	.923		
UNDERLYING PRES. RATE	.547	.330	.050	.927		
PROPOSED	.544	.323	.056	.923		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	.956
IND. RATES				.96	MINIMUM PREMIUM	
MAN. RATES	.91	.88	.95	+ .96	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	250,609	2,987,539	1.192			5	8	65	78
2005	248,572	3,462,359	1.392			7	8	43	58
2006	158,111	1,886,047	1.192			2	13	31	46
2007	147,594	4,169,114	2.824	1		6	9	32	48
2008	143,264	1,919,511	1.339			2	5	28	35
TOTAL	948,150	14,424,570	1.521	1		22	43	199	265

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,227,271	149,201	437,995			349,670	55,364	469,325	298,713
2005			1,690,832	185,174	234,044			710,065	181,312	287,985	172,947
2006			376,233	310,784	412,556			191,878	266,546	191,084	136,966
2007	1,321,811		1,103,104	300,675	174,258	750		265,352	180,423	317,003	505,738
2008			563,319	222,299	187,397			45,173	135,009	451,311	315,003
TOTAL	1,321,811		4,960,759	1,168,133	1,446,250	750		1,562,138	818,654	1,716,708	1,429,367

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,931,725	223,952	670,132			841,305	87,476	694,602	341,728
2005	369	15,847	2,479,619	267,389	351,350	159	11,045	1,371,824	255,811	416,191	194,911
2006	489	10,654	777,681	402,584	562,713	254	13,776	569,837	331,962	257,001	151,895
2007	1,001,390	42,930	2,025,420	359,257	247,754	2,200	16,858	796,675	218,097	374,175	539,117
2008	998	40,259	1,386,489	271,393	214,812	1,577	26,563	553,786	189,853	377,428	337,683
TOTAL	1,003,246	109,690	8,600,934	1,524,575	2,046,761	4,190	68,242	4,133,427	1,083,199	2,119,397	1,565,334

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,218,104	7,338,970	1,589,900			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,441,863	-1,166,140	5,259			
TOTAL LOSSES	12,776,241	6,172,830	1,595,159			
EXPECTED LOSSES	11,415,726	4,608,009	824,892			
CREDIBILITY	.21	.45	.68			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.347	.651	.168	2.166		
INDICATED (POST-TEST)	1.169	.565	.146	1.880		
PRES. ON RATE LEVEL	1.140	.460	.082	1.682		
DERIVED BY FORMULA	1.146	.507	.126	1.779		
UNDERLYING PRES. RATE	1.204	.486	.087	1.777		
PROPOSED	1.146	.507	.126	1.779		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	1.842
IND. RATES				1.84	MINIMUM PREMIUM	
MAN. RATES	1.81	1.78	1.82	+ 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
2004	204,950	6,242,910	3.046			9	21	143	173
2005	229,045	9,789,141	4.273			20	25	175	220
2006	273,123	11,471,613	4.200			27	32	189	248
2007	284,363	11,002,224	3.869	1		20	41	188	250
2008	263,794	11,581,585	4.390			14	32	195	241
TOTAL	1,255,275	50,087,473	3.990			1	90	151	890

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,785,356	793,582	659,361			848,964	616,352	943,044	596,251
2005			3,808,676	1,060,198	738,480			1,645,664	994,261	1,027,288	514,574
2006			4,420,024	877,265	959,179			2,094,688	900,305	1,644,516	575,636
2007	145,502		3,288,605	1,308,903	1,208,681	2,681		1,423,863	1,369,384	1,446,592	808,013
2008			2,578,353	937,439	1,569,407			2,740,794	682,840	2,467,455	605,297
TOTAL	145,502		15,881,014	4,977,387	5,135,108	2,681		8,753,973	4,563,142	7,528,895	3,099,771

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			2,735,011	1,191,169	1,008,825			1,914,245	973,836	1,395,705	682,111
2005	2,132	38,337	6,038,578	1,464,370	1,110,598	881	31,466	3,994,175	1,359,123	1,491,067	579,925
2006	1,428	95,682	7,129,916	1,212,833	1,356,180	895	122,904	5,164,563	1,266,065	2,144,067	638,380
2007	219,661	145,902	6,823,779	1,547,338	1,566,751	14,732	99,004	4,571,301	1,484,005	1,757,916	861,342
2008	4,748	195,106	6,830,055	1,439,766	1,626,547	16,537	260,259	4,998,151	1,166,782	2,103,560	648,878
TOTAL	227,969	475,027	29,557,339	6,855,476	6,668,901	33,045	513,633	20,642,435	6,249,811	8,892,315	3,410,636

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	51,862,212	28,749,968	3,446,441	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,635,407	-4,522,794	20,787	
TOTAL LOSSES	47,226,805	24,227,174	3,467,228	
EXPECTED LOSSES	38,047,386	18,791,467	2,711,394	
CREDIBILITY	.25	.54	.82	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.762	1.930	.276	5.968
INDICATED (POST-TEST)	3.265	1.675	.240	5.180
PRES. ON RATE LEVEL	2.868	1.417	.204	4.489
DERIVED BY FORMULA	2.967	1.556	.234	4.757
UNDERLYING PRES. RATE	3.031	1.497	.216	4.744
PROPOSED	2.967	1.556	.234	4.757
YEAR	4-1-09	4-1-10	4-1-11	4-1-12
IND. RATES				4.93
MAN. RATES	4.45	4.57	4.86	+ 4.93

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	9,221									
2005	8,807	79,356	.901				1	1		2
2006	7,376	662	.008							
2007	7,744									
2008	7,369	36,842	.499						2	2
TOTAL	40,517	116,860	.288				1	3		4

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				4,598	1,997	
2006											662
2008					7,030					9,228	20,584
TOTAL				70,000	9,791				4,598	11,225	21,246

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	141	31	11,035	93,123	4,984	4		852	6,066	2,947	
2006											734
2008	2	244	9,440	2,702	6,520	10	236	5,666	2,096	7,403	22,066
TOTAL	143	275	20,475	95,825	11,504	14	236	6,518	8,162	10,350	22,800

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	27,884	126,946	23,972	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-18,025	-25,977	17	
TOTAL LOSSES	9,859	100,969	23,989	
EXPECTED LOSSES	145,456	105,344	2,431	
CREDIBILITY	.03	.06	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.024	.249	.059	.332
INDICATED (POST-TEST)	.021	.216	.051	.288
PRES. ON RATE LEVEL	.340	.246	.005	.591
DERIVED BY FORMULA	.330	.244	.009	.583
UNDERLYING PRES. RATE	.359	.260	.006	.625
PROPOSED	.330	.244	.009	.583

YEAR	4-1-10	12-1-10	4-1-11	4-1-12	IND. RATE
IND. RATES				.60	MINIMUM PREMIUM
MAN. RATES	.78	.78	.64	+ .60	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	30,676	1,007,607	3.284			1	6	41	48	
2005	30,852	3,193,754	10.351			4	11	37	52	
2006	31,277	1,882,747	6.019			4	6	34	44	
2007	34,127	2,462,630	7.216			3	6	31	40	
2008	34,883	3,299,267	9.458			3	4	30	37	
TOTAL	161,815	11,846,005	7.321			15	33	173	221	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			149,294	205,060	158,470			4,294	118,190	232,495	139,804
2005			567,416	538,652	118,814			615,825	749,905	337,048	266,094
2006			507,747	251,423	150,372			263,699	95,995	483,781	129,730
2007			520,580	310,978	109,627			253,589	652,748	429,376	185,732
2008			367,776	187,684	183,972			296,597	80,646	526,162	1,656,430
TOTAL			2,112,813	1,493,797	721,255			1,434,004	1,697,484	2,008,862	2,377,790

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			234,989	307,795	242,462			10,331	186,739	344,097	159,936
2005	1,083	5,381	882,335	723,979	183,259	663	9,816	1,321,727	1,000,279	498,903	299,888
2006	392	12,193	904,996	318,602	214,490	111	16,152	676,756	156,707	617,602	143,871
2007	614	24,146	1,162,101	325,534	159,994	3,671	29,102	1,239,020	634,960	538,278	197,990
2008	812	30,772	1,070,337	229,581	201,307	3,227	51,211	979,444	210,530	442,146	1,775,693
TOTAL	2,901	72,492	4,254,758	1,905,491	1,001,512	7,672	106,281	4,227,278	2,189,215	2,441,026	2,577,378

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,671,382	7,537,244	2,578,039			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-646,291	-1,192,137	5,645			
TOTAL LOSSES	8,025,091	6,345,107	2,583,684			
EXPECTED LOSSES	5,354,458	4,969,339	739,494			
CREDIBILITY	.06	.14	.21			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.959	3.921	1.597	10.477		
INDICATED (POST-TEST)	4.304	3.403	1.386	9.093		
PRES. ON RATE LEVEL	3.117	2.893	.430	6.440		
DERIVED BY FORMULA	3.188	2.964	.631	6.783		
UNDERLYING PRES. RATE	3.309	3.071	.457	6.837		
PROPOSED	3.188	2.964	.631	6.783		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	6.918
IND. RATES				6.92	MINIMUM PREMIUM	
MAN. RATES	6.55	6.69	6.95	+ 6.92	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
2004	2,284	542,867	23.768			2,284			1	1	7	9
2005	2,341	624,282	26.667			2,341			1	2	6	9
2006	2,589	277,191	10.706			2,589			1		2	3
2007	3,085	579,650	18.789			3,085				4	1	5
2008	2,977	281,046	9.440			2,977				1	6	7
TOTAL	13,276	2,305,036	17.362			13,276			3	8	22	33

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			96,877	29,347	21,702			260,512	63,662	55,831	14,936
2005			204,553	95,040	12,989			175,000	78,239	49,193	9,268
2006			135,568		6,703			95,000		35,441	4,479
2007				259,400	20,000				253,583	5,000	41,667
2008				31,000	80,886				16,590	131,290	21,280
TOTAL			436,998	414,787	142,280			530,512	412,074	276,755	91,630

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			152,484	44,050	33,202			626,792	100,586	82,629	17,087
2005	191	2,044	328,976	128,673	21,049	69	3,336	418,280	107,163	72,474	10,445
2006	3	2,718	203,930	4,166	10,530	3	5,077	215,811	7,792	45,832	4,967
2007	406	5,686	306,160	235,934	40,470	1,153	6,511	237,715	218,019	26,694	44,417
2008	147	4,525	168,655	52,012	77,871	246	4,689	104,524	39,772	106,967	22,812
TOTAL	747	14,973	1,160,205	464,835	183,122	1,471	19,613	1,603,122	473,332	334,596	99,728

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,800,131	1,455,885	99,728	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-142,793	-270,193	771	
TOTAL LOSSES	2,657,338	1,185,692	100,499	
EXPECTED LOSSES	1,183,688	1,135,762	98,110	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	20.016	8.931	.757	29.704
INDICATED (POST-TEST)	17.374	7.752	.657	25.783
PRES. ON RATE LEVEL	8.399	8.059	.696	17.154
DERIVED BY FORMULA	8.489	8.050	.694	17.233
UNDERLYING PRES. RATE	8.916	8.555	.739	18.210
PROPOSED	8.489	8.050	.694	17.233

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	17.577
IND. RATES				17.58	MINIMUM PREMIUM	
MAN. RATES	18.13	18.21	18.51	+ 17.58	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
2004	258,672	4,674,911	1.807			258,672	2		1	34	159	196
2005	289,276	7,040,433	2.433			289,276	2		7	39	134	182
2006	277,403	9,365,333	3.376			277,403			13	32	140	185
2007	261,813	6,624,043	2.530			261,813		1	4	27	162	194
2008	251,116	5,338,566	2.125			251,116	1	1	2	22	114	140
TOTAL	1,338,280	33,043,286	2.469			1,338,280	5	2	27	154	709	897

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	46,558		159,464	1,151,893	614,995	528,206		22,000	698,196	1,042,890	410,709
2005	180,921		1,237,626	1,549,161	657,806	34,214		965,544	961,902	893,640	559,619
2006			2,103,659	1,533,492	814,766			1,762,135	1,356,349	1,195,335	599,597
2007		10,122	590,617	959,726	1,016,206		20,013	296,950	982,700	2,102,133	645,576
2008	73,687	133,476	275,829	723,503	725,922	395,027	60,582	192,394	613,504	1,499,231	645,411
TOTAL	301,166	143,598	4,367,195	5,917,775	3,829,695	957,447	80,595	3,239,023	4,612,651	6,733,229	2,860,912

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	67,230		250,996	1,728,990	940,946	923,304		52,932	1,103,152	1,543,480	469,851
2005	312,650	13,105	2,126,553	2,086,824	989,478	70,771	17,919	2,344,575	1,299,164	1,297,451	630,691
2006	2,364	52,756	3,898,903	1,906,939	1,159,453	1,301	104,156	4,348,930	1,740,646	1,596,677	664,953
2007	1,889	68,374	2,432,337	1,051,968	1,258,216	5,663	75,094	2,034,492	1,117,112	2,428,034	688,184
2008	103,202	261,941	2,766,152	795,623	750,777	634,208	241,064	2,175,345	739,625	1,272,616	691,881
TOTAL	487,335	396,176	11,474,941	7,570,344	5,098,870	1,635,247	438,233	10,956,274	5,999,699	8,138,258	3,145,560

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	25,391,021	26,888,231	3,147,423			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,582,825	-4,625,948	17,767			
TOTAL LOSSES	22,808,196	22,262,283	3,165,190			
EXPECTED LOSSES	20,944,081	18,842,982	2,475,819			
CREDIBILITY	.26	.57	.85			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.704	1.663	.237	3.604		
INDICATED (POST-TEST)	1.479	1.443	.206	3.128		
PRES. ON RATE LEVEL	1.474	1.327	.174	2.975		
DERIVED BY FORMULA	1.475	1.393	.201	3.069		
UNDERLYING PRES. RATE	1.565	1.408	.185	3.158		
PROPOSED	1.475	1.393	.201	3.069		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	3.130
IND. RATES				3.13	MINIMUM PREMIUM	
MAN. RATES	3.07	3.10	3.21	+ 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	
2004	33,727	462,718	1.371			1	1	12	14	
2005	36,788	3,656,928	9.940	1	1	6	5	27	40	
2006	38,054	1,683,466	4.423			3	3	26	32	
2007	41,640	1,578,185	3.790			2	4	32	38	
2008	42,083	2,607,304	6.195	1		3	3	25	32	
TOTAL	192,292	9,988,601	5.194	2	1	15	16	122	156	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			172,694	56,363	66,573			60,163	16,281	73,638	17,006
2005	451,361	220,217	1,174,311	92,107	125,427	5,000	19,250	976,321	139,921	410,360	42,653
2006			627,705	33,310	180,690			269,428	271,572	235,694	65,067
2007			258,230	126,011	343,902			90,000	426,418	286,795	46,829
2008	100,000		463,786	111,114	223,667	46,293		597,473	92,158	880,930	91,883
TOTAL	551,361	220,217	2,696,726	418,905	940,259	51,293	19,250	1,993,385	946,350	1,887,417	263,438

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			271,820	84,601	101,856			144,752	25,724	108,986	19,455
2005	772,399	426,883	1,690,369	138,270	189,001	10,343	53,300	1,744,899	208,199	589,984	48,070
2006	71	13,192	983,609	68,583	248,400	260	18,017	749,695	345,123	314,429	72,159
2007	352	15,388	679,214	180,818	413,914	2,223	16,040	652,853	407,928	356,795	49,920
2008	137,035	30,636	1,061,768	198,976	232,661	78,831	83,172	1,579,844	318,537	698,674	98,499
TOTAL	909,857	486,099	4,686,780	671,248	1,185,832	91,657	170,529	4,872,043	1,305,511	2,068,868	288,103

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,216,965	5,231,459	288,103	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-756,116	-961,424	1,484	
TOTAL LOSSES	10,460,849	4,270,035	289,587	
EXPECTED LOSSES	6,268,719	4,018,903	192,292	
CREDIBILITY	.07	.16	.23	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.440	2.221	.151	7.812
INDICATED (POST-TEST)	4.722	1.928	.131	6.781
PRES. ON RATE LEVEL	3.071	1.969	.094	5.134
DERIVED BY FORMULA	3.187	1.962	.103	5.252
UNDERLYING PRES. RATE	3.260	2.090	.100	5.450
PROPOSED	3.187	1.962	.103	5.252

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	5.357
IND. RATES				5.36	MINIMUM PREMIUM	
MAN. RATES	4.98	5.25	5.54	+ 5.36	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
2004	53,370	3,987,662	7.471			53,370			9	5	129	143
2005	57,188	3,205,953	5.605			57,188			5	18	114	137
2006	53,193	3,565,360	6.702			53,193			7	10	98	115
2007	53,030	3,471,901	6.547			53,030			8	8	75	91
2008	45,475	2,649,008	5.825			45,475			1	7	85	93
TOTAL	262,256	16,879,884	6.436			262,256			30	48	501	579

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,438,269	94,748	736,782			725,812	61,817	704,822	225,412
2005			706,530	445,779	571,370			368,281	355,589	543,159	215,245
2006			1,078,492	399,689	663,073			408,279	191,543	648,163	176,121
2007			1,291,149	337,483	568,727			387,657	162,681	524,083	200,121
2008			143,768	373,936	849,526			24,500	243,813	856,226	157,239
TOTAL			4,658,208	1,651,635	3,389,478			1,914,529	1,015,443	3,276,453	974,138

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			2,263,835	142,216	1,127,273			1,746,302	97,671	1,043,141	257,871
2005	898	7,650	1,179,731	613,002	846,197	311	7,095	925,770	485,547	782,543	242,581
2006	650	25,861	1,910,645	543,121	906,567	192	25,281	1,059,038	286,111	831,418	195,318
2007	943	54,967	2,524,333	463,830	712,898	1,802	22,410	1,084,019	239,178	606,071	213,329
2008	1,769	55,616	2,044,653	591,535	827,548	2,467	42,990	921,460	343,995	712,312	168,560
TOTAL	4,260	144,094	9,923,197	2,353,704	4,420,483	4,772	97,776	5,736,589	1,452,502	3,975,485	1,077,659

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,910,688	12,202,174	1,078,354	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,855,285	-2,508,487	6,536	
TOTAL LOSSES	14,055,403	9,693,687	1,084,890	
EXPECTED LOSSES	14,804,353	10,112,591	936,254	
CREDIBILITY	.09	.19	.29	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.359	3.696	.414	9.469
INDICATED (POST-TEST)	4.652	3.208	.359	8.219
PRES. ON RATE LEVEL	5.318	3.632	.336	9.286
DERIVED BY FORMULA	5.258	3.551	.343	9.152
UNDERLYING PRES. RATE	5.645	3.856	.357	9.858
PROPOSED	5.258	3.551	.343	9.152

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	9.335
IND. RATES				9.34	MINIMUM PREMIUM	
MAN. RATES	10.34	10.13	10.02	+ 9.34	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	158,765	6,550,774	4.126			9	15	146	170
2005	177,464	9,426,881	5.311		1	15	24	146	186
2006	186,386	9,603,758	5.152			17	45	169	231
2007	202,770	9,169,831	4.522			16	31	195	242
2008	215,509	7,521,925	3.490			1	36	223	260
TOTAL	940,894	42,273,169	4.493		1	58	151	879	1089

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,480,032	682,652	912,719			921,428	780,827	1,140,810	632,306
2005		722,220	2,505,951	1,217,139	488,625		216,555	1,328,677	1,179,108	825,308	943,298
2006			2,191,606	2,420,814	769,993			1,112,319	1,322,823	1,027,538	758,665
2007			2,210,452	1,912,492	932,849			724,838	1,142,269	1,261,000	985,931
2008			158,241	1,908,363	1,526,947			27,826	969,519	1,746,813	1,184,216
TOTAL		722,220	8,546,282	8,141,460	4,631,133		216,555	4,115,088	5,394,546	6,001,469	4,504,416

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			2,329,569	1,024,658	1,396,463			2,216,956	1,233,708	1,688,393	723,358
2005	2,448	741,619	4,087,910	1,658,145	741,688	1,040	256,407	3,303,484	1,593,109	1,206,724	1,063,097
2006	3,696	61,923	4,571,926	2,947,378	1,133,572	1,258	76,917	3,193,316	1,661,796	1,377,269	841,359
2007	3,641	121,371	5,829,933	1,985,793	1,261,684	7,209	64,808	2,874,439	1,198,425	1,515,765	1,051,002
2008	6,698	163,468	5,942,391	1,887,795	1,597,624	7,262	119,625	2,519,103	980,919	1,500,152	1,269,480
TOTAL	16,483	1,088,381	22,761,729	9,503,769	6,131,031	16,769	517,757	14,107,298	6,667,957	7,288,303	4,948,296

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	38,510,921	29,599,326	4,956,117	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,657,271	-4,407,962	30,146	
TOTAL LOSSES	34,853,650	25,191,364	4,986,263	
EXPECTED LOSSES	30,635,508	18,573,248	3,829,439	
CREDIBILITY	.20	.45	.67	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.704	2.677	.530	6.911
INDICATED (POST-TEST)	3.215	2.324	.460	5.999
PRES. ON RATE LEVEL	3.067	1.860	.383	5.310
DERIVED BY FORMULA	3.097	2.069	.435	5.601
UNDERLYING PRES. RATE	3.256	1.974	.407	5.637
PROPOSED	3.097	2.069	.435	5.601

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	5.713
IND. RATES				5.71	MINIMUM PREMIUM	
MAN. RATES	5.25	5.45	5.73	+ 5.71	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	618,570	24,110,848	3.897		1	55	80	645	781
2005	589,847	22,917,239	3.885			50	88	541	679
2006	597,052	23,035,844	3.858	1	1	55	66	463	586
2007	626,954	22,486,289	3.586			47	72	470	589
2008	629,401	16,347,373	2.597			37	62	361	460
TOTAL	3,061,824	108,897,593	3.557	1	2	244	368	2480	3095

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		56,371	10,566,726	2,157,513	2,875,283		87,590	2,462,925	1,337,326	3,376,721	1,190,393
2005			9,690,450	3,017,476	2,635,679			2,169,736	1,977,996	2,620,935	804,967
2006	372,985	193,954	10,690,469	2,709,707	1,799,031		30,000	2,892,445	1,313,110	2,046,165	987,978
2007			8,773,684	2,755,246	2,198,948			2,623,343	2,407,986	2,499,094	1,227,988
2008			6,411,622	2,727,174	1,677,687			1,377,064	1,452,411	1,737,408	964,007
TOTAL	372,985	250,325	46,132,951	13,367,116	11,186,628		117,590	11,525,513	8,488,829	12,280,323	5,175,333

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		133,487	16,618,214	3,238,431	4,399,204		221,165	5,916,730	2,112,972	4,997,544	1,361,810
2005	6,068	98,488	15,450,016	4,168,972	3,939,445	1,747	41,695	5,417,521	2,694,374	3,783,606	907,198
2006	553,771	568,140	17,537,559	3,589,912	2,610,675	1,266	237,450	7,041,064	1,813,616	2,680,737	1,095,668
2007	6,525	359,111	16,846,881	3,277,339	2,936,802	14,976	162,968	7,710,124	2,093,316	2,993,622	1,309,035
2008	11,552	453,097	15,550,652	3,046,557	2,040,788	19,465	297,022	5,665,739	1,461,660	1,596,239	1,033,416
TOTAL	577,916	1,612,323	82,003,322	17,321,211	15,926,914	37,454	960,300	31,751,178	10,175,938	16,051,748	5,707,127

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	116,967,960	59,498,157	5,728,167	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-13,304,047	-12,900,095	36,968	
TOTAL LOSSES	103,663,913	46,598,062	5,765,135	
EXPECTED LOSSES	109,490,827	53,336,974	4,960,154	
CREDIBILITY	.45	.98	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.386	1.522	.188	5.096
INDICATED (POST-TEST)	2.939	1.321	.163	4.423
PRES. ON RATE LEVEL	3.368	1.641	.153	5.162
DERIVED BY FORMULA	3.175	1.327	.163	4.665
UNDERLYING PRES. RATE	3.576	1.742	.162	5.480
PROPOSED	3.175	1.327	.163	4.665

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	TOTAL
IND. RATES				4.76	MINIMUM PREMIUM	
MAN. RATES	6.00	5.56	5.57	+ 4.76	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES								
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL			
2004	197,342	6,797,096	3.444									
2005	199,883	7,884,257	3.944									
2006	193,583	13,177,907	6.807									
2007	199,035	8,862,885	4.452									
2008	199,608	8,729,571	4.373									
TOTAL	989,451	45,451,716	4.594									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			2,849,759	611,068	619,443			842,388	538,069	1,034,788	301,581
2005			2,093,426	436,163	906,000			3,079,609	202,896	770,506	395,657
2006	713,696		4,976,455	563,323	1,118,679	4,289		3,907,828	371,101	1,085,584	436,952
2007			3,378,610	791,656	677,950			1,924,318	574,439	946,523	569,389
2008			1,127,086	589,288	1,300,687			1,429,359	1,937,913	1,909,843	435,395
TOTAL	713,696		14,425,336	2,991,498	4,622,759	4,289		11,183,502	3,624,418	5,747,244	2,138,974

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			4,485,522	917,214	947,749			2,026,785	850,149	1,531,488	345,009
2005	880	18,272	2,807,931	618,461	1,340,453	180	24,597	3,021,932	309,507	1,105,998	445,905
2006	1,039,211	97,165	7,243,742	860,643	1,558,520	10,664	112,047	4,737,275	614,777	1,411,740	484,580
2007	2,057	125,723	5,886,257	997,298	914,082	6,537	80,799	3,967,214	756,666	1,138,271	606,969
2008	2,937	109,575	3,926,720	958,007	1,289,989	12,373	195,259	3,832,406	1,079,298	1,652,970	466,743
TOTAL	1,045,085	350,735	24,350,172	4,351,623	6,050,793	29,754	412,702	17,585,612	3,610,397	6,840,467	2,349,206

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	45,103,855	20,875,688	2,354,656			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,891,999	-3,443,401	13,812			
TOTAL LOSSES	41,211,856	17,432,287	2,368,468			
EXPECTED LOSSES	31,929,582	14,188,727	1,870,062			
CREDIBILITY	.21	.46	.70			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.165	1.762	.239	6.166		
INDICATED (POST-TEST)	3.615	1.529	.207	5.351		
PRES. ON RATE LEVEL	3.040	1.351	.178	4.569		
DERIVED BY FORMULA	3.161	1.433	.198	4.792		
UNDERLYING PRES. RATE	3.227	1.434	.189	4.850		
PROPOSED	3.161	1.433	.198	4.792		
IND. RATES						
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	4.887
IND. RATES				4.89	MINIMUM PREMIUM	
MAN. RATES	4.74	4.84	4.93	+ 4.89	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
2004	29,970	2,317,464	7.732			29,970			5	5	24	34
2005	31,367	588,635	1.876			31,367			1	3	16	20
2006	35,082	2,339,636	6.669			35,082	1		6	2	11	20
2007	33,368	1,184,035	3.548			33,368			5	3	19	27
2008	33,181	1,379,246	4.156			33,181	1			7	14	22
TOTAL	162,968	7,809,016	4.792			162,968	2		17	20	84	123

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,251,537	54,311	87,678			728,344	32,002	136,963	26,629
2005			191,173	97,217	62,402			63,284	61,887	55,067	57,605
2006	195,935		930,912	129,704	59,271	60		823,000	52,399	108,530	39,825
2007			705,444	17,553	61,549			220,082	33,242	115,079	31,086
2008	229,822			518,922	71,595	3,500			433,447	86,728	35,232
TOTAL	425,757		3,079,066	817,707	342,495	3,560		1,834,710	612,977	502,367	190,377

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,887,884	81,521	134,148			1,619,158	50,563	202,708	30,464
2005	194	1,972	311,163	132,591	93,475	55	1,212	158,130	83,595	80,030	64,921
2006	288,846	18,537	1,386,792	179,927	93,842	212	39,726	1,687,048	110,926	148,742	44,166
2007	178	23,133	1,072,051	65,201	88,868	708	10,195	517,564	63,948	136,143	33,138
2008	315,010	30,799	1,100,466	377,361	114,179	7,840	33,732	677,191	278,932	113,446	37,769
TOTAL	604,228	74,441	5,758,356	836,601	524,512	8,815	84,865	4,659,091	587,964	681,069	210,458

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,189,796	2,630,146	210,458	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-787,784	-590,643	1,290	
TOTAL LOSSES	10,402,012	2,039,503	211,748	
EXPECTED LOSSES	6,479,608	2,438,001	172,746	
CREDIBILITY	.06	.14	.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.383	1.251	.130	7.764
INDICATED (POST-TEST)	5.540	1.086	.113	6.739
PRES. ON RATE LEVEL	3.745	1.409	.100	5.254
DERIVED BY FORMULA	3.853	1.364	.103	5.320
UNDERLYING PRES. RATE	3.976	1.496	.106	5.578
PROPOSED	3.853	1.364	.103	5.320

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	5.426
IND. RATES				5.43	MINIMUM PREMIUM	
MAN. RATES	5.53	5.54	5.67	+ 5.43	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
2004	1,181,763	75,927,397	6.424			1,181,763	13	3	165	234	982	1397
2005	1,320,369	72,646,472	5.501			1,320,369	9	2	159	213	963	1346
2006	1,364,266	81,754,123	5.992			1,364,266	12	2	175	270	988	1447
2007	1,481,929	76,555,619	5.165			1,481,929	12		161	284	965	1422
2008	1,359,258	60,279,928	4.434			1,359,258	6	2	76	240	874	1198
TOTAL	6,707,585	367,163,539	5.474			6,707,585	52	9	736	1241	4772	6810

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004	4,875,782	902,195	31,982,015	6,336,335	5,630,849	812,771	120,000	13,629,291	4,752,985	5,414,048	1,471,126	
2005	3,291,056	941,550	31,486,431	5,644,465	5,158,377	38,242	550,507	14,448,040	4,015,908	5,241,673	1,830,223	
2006	4,220,593	513,381	35,328,546	7,435,298	6,365,030	4,445	145,000	14,326,293	4,825,207	6,593,504	1,996,826	
2007	4,915,979		29,408,910	9,694,556	6,442,903	206,204		10,994,901	6,432,939	6,590,992	1,868,235	
2008	2,852,319	914,043	13,222,991	9,220,105	8,038,977	139,681	3,755,000	5,090,312	6,749,351	8,393,026	1,904,123	
TOTAL	20,155,729	3,271,169	141,428,893	38,330,759	31,636,136	1,201,343	4,570,507	58,488,837	26,776,390	32,233,243	9,070,533	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004	6,902,299	1,923,219	49,242,423	9,474,410	8,615,202	976,063	283,988	29,502,900	7,107,874	8,012,784	1,682,968	
2005	5,401,951	1,292,607	45,652,517	7,910,486	7,742,705	81,612	896,460	28,014,701	5,532,108	7,594,764	2,062,661	
2006	6,088,273	1,635,788	56,262,536	10,093,200	9,122,219	15,345	1,095,943	31,937,315	6,769,762	8,719,952	2,214,480	
2007	6,674,235	1,192,980	56,226,041	11,340,895	8,796,693	412,084	605,344	28,865,827	7,305,548	8,116,899	1,991,539	
2008	3,895,139	1,505,558	45,091,221	10,463,776	8,783,504	300,842	2,665,731	23,745,252	6,672,602	7,610,992	2,041,220	
TOTAL	28,961,897	7,550,152	252,474,738	49,282,767	43,060,323	1,785,946	5,547,466	142,065,995	33,387,894	40,055,391	9,992,868	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	439,530,914	166,063,626	10,009,172			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-45,458,699	-29,797,423	60,428			
TOTAL LOSSES	394,072,215	136,266,203	10,069,600			
EXPECTED LOSSES	370,459,919	123,017,108	8,049,103			
CREDIBILITY	.76	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	5.875	2.032	.150	8.057		
INDICATED (POST-TEST)	5.100	1.764	.130	6.994		
PRES. ON RATE LEVEL	5.203	1.728	.112	7.043		
DERIVED BY FORMULA	5.125	1.764	.130	7.019		
UNDERLYING PRES. RATE	5.523	1.834	.120	7.477		
PROPOSED	5.125	1.764	.130	7.019		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	7.159
IND. RATES				7.16	MINIMUM PREMIUM	
MAN. RATES	7.50	7.51	7.60	+ 7.16	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	54,731	5,362,924	9.798		1	17	2	46	66	
2005	50,416	3,651,230	7.242	1		9	8	45	63	
2006	49,549	2,343,441	4.729	1		6	11	36	54	
2007	51,447	3,210,832	6.241	1		9	9	34	53	
2008	51,416	2,492,608	4.847			4	13	41	58	
TOTAL	257,559	17,061,035	6.624	3	1	45	43	202	294	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		88,227	3,417,496	71,989	214,565		15,055	1,227,404	15,814	267,764	44,610
2005	639,169		1,487,744	233,899	322,241			367,906	238,264	262,879	99,128
2006	194,135		911,619	285,744	291,147	100		195,500	145,782	236,512	82,902
2007	3,000		1,421,604	424,018	254,755			456,542	201,872	391,276	57,765
2008			671,941	507,630	465,444			105,030	308,907	339,784	93,872
TOTAL	836,304	88,227	7,910,404	1,523,280	1,548,152	100	15,055	2,352,382	910,639	1,498,215	378,277

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		208,922	5,379,139	108,055	328,286		38,014	2,953,135	24,986	396,292	51,034
2005	956,594	14,944	2,332,336	333,204	480,929	210	7,043	896,644	325,536	380,984	111,717
2006	286,433	20,844	1,547,914	379,522	407,288	389	12,588	525,815	195,054	307,941	91,938
2007	5,483	56,512	2,666,084	500,422	356,785	2,117	25,407	1,233,363	264,303	463,248	61,577
2008	2,077	69,691	2,448,065	580,246	502,918	2,749	42,541	844,636	277,111	308,024	100,631
TOTAL	1,250,587	370,913	14,373,538	1,901,449	2,076,206	5,465	125,593	6,453,593	1,086,990	1,856,489	416,897

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	23,561,244	6,960,541	416,897	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,347,693	-1,163,094	1,682	
TOTAL LOSSES	22,213,551	5,797,447	418,579	
EXPECTED LOSSES	11,049,280	4,785,445	229,228	
CREDIBILITY	.09	.19	.28	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.625	2.251	.163	11.039
INDICATED (POST-TEST)	7.487	1.954	.141	9.582
PRES. ON RATE LEVEL	4.041	1.750	.084	5.875
DERIVED BY FORMULA	4.351	1.789	.100	6.240
UNDERLYING PRES. RATE	4.290	1.858	.089	6.237
PROPOSED	4.351	1.789	.100	6.240

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	6.364
IND. RATES				6.36	MINIMUM PREMIUM	
MAN. RATES	5.88	5.97	6.34	+ 6.36	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
2004	235,458	11,537,483	4.900			235,458			24	17	150	191
2005	262,229	8,626,290	3.289			262,229		1	13	30	182	226
2006	289,704	9,531,231	3.289			289,704			22	34	135	191
2007	308,827	11,667,511	3.778			308,827	1		16	60	138	215
2008	325,335	7,551,425	2.321			325,335			3	40	162	205
TOTAL	1,421,553	48,913,940	3.441			1,421,553	1	1	78	181	767	1028

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			4,684,852	770,804	1,090,459			2,383,569	545,084	1,235,739	826,976
2005		122,625	2,161,528	1,213,786	1,196,439		405,304	956,959	706,813	1,249,223	613,613
2006			3,289,714	1,155,619	1,018,173			1,220,078	836,890	1,147,235	863,522
2007	48,165		2,552,493	2,514,960	799,793	14,885		1,741,321	1,719,504	1,052,505	1,223,885
2008			515,306	1,555,735	1,254,459			141,731	890,896	1,927,147	1,266,151
TOTAL	48,165	122,625	13,203,893	7,210,904	5,359,323	14,885	405,304	6,443,658	4,699,187	6,611,849	4,794,147

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			6,875,950	1,156,977	1,668,404			4,777,410	861,233	1,828,900	946,061
2005	2,441	219,433	3,568,792	1,664,066	1,778,113	622	717,465	2,404,557	982,565	1,797,646	691,542
2006	1,843	75,759	5,629,343	1,512,834	1,431,013	808	76,369	3,193,738	1,111,878	1,503,785	957,646
2007	76,346	142,801	6,953,380	2,525,469	1,154,927	38,694	118,774	5,486,850	1,771,346	1,356,542	1,304,661
2008	5,611	148,407	5,340,484	1,576,573	1,325,449	7,971	130,792	2,724,119	991,302	1,641,406	1,357,314
TOTAL	86,241	586,400	28,367,949	8,435,919	7,357,906	48,095	1,043,400	18,586,674	5,718,324	8,128,279	5,257,224

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	48,718,759	29,640,428	5,267,722			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,649,684	-5,114,496	31,498			
TOTAL LOSSES	43,069,075	24,525,932	5,299,220			
EXPECTED LOSSES	47,323,499	21,550,744	3,994,563			
CREDIBILITY	.27	.59	.89			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.030	1.725	.373	5.128		
INDICATED (POST-TEST)	2.630	1.497	.324	4.451		
PRES. ON RATE LEVEL	3.136	1.428	.265	4.829		
DERIVED BY FORMULA	2.999	1.469	.318	4.786		
UNDERLYING PRES. RATE	3.329	1.516	.281	5.126		
PROPOSED	2.999	1.469	.318	4.786		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	4.881
IND. RATES				4.88	MINIMUM PREMIUM	
MAN. RATES	5.21	5.17	5.21	+ 4.88	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
2004	201,054	6,399,041	3.182			201,054		1	11	12	123	147
2005	214,739	5,413,460	2.520			214,739	1		9	9	96	115
2006	235,518	6,011,446	2.552			235,518	1		13	17	119	150
2007	288,745	6,424,406	2.224			288,745			13	15	93	121
2008	274,449	3,939,965	1.435			274,449			3	11	94	108
TOTAL	1,214,505	28,188,318	2.321			1,214,505	2	1	49	64	525	641

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		1,157,306	1,881,960	158,194	628,622		525,233	584,802	232,874	812,345	417,705
2005	428,646		1,729,164	392,558	707,702			785,679	330,917	742,801	295,993
2006	283,121		1,972,427	378,929	644,869	799		753,826	592,126	853,535	531,814
2007			2,411,198	392,938	558,424			1,440,143	375,709	720,941	525,053
2008			463,164	438,539	1,020,498			116,416	387,757	1,167,228	346,363
TOTAL	711,767	1,157,306	8,457,913	1,761,158	3,560,115	799	525,233	3,680,866	1,919,383	4,296,850	2,116,928

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		615,147	2,962,204	237,449	961,785		297,689	1,407,034	367,940	1,202,271	477,855
2005	734,145	17,761	2,745,521	555,547	1,049,038	293	15,088	1,889,153	466,310	1,067,647	333,584
2006	417,680	43,515	3,235,599	541,947	892,516	2,495	48,831	2,036,413	783,295	1,115,387	589,782
2007	1,218	87,754	4,068,436	569,979	728,092	4,681	59,850	2,958,336	523,042	861,786	559,706
2008	2,193	77,362	2,798,813	728,893	1,003,690	4,272	71,448	1,487,059	514,004	980,025	371,301
TOTAL	1,155,236	841,539	15,810,573	2,633,815	4,635,121	11,741	492,906	9,777,995	2,654,591	5,227,116	2,332,228

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	28,096,213	15,244,724	2,333,635			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,177,786	-2,884,446	16,150			
TOTAL LOSSES	24,918,427	12,360,278	2,349,785			
EXPECTED LOSSES	26,318,323	12,145,050	2,040,369			
CREDIBILITY	.24	.53	.80			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.052	1.018	.193	3.263		
INDICATED (POST-TEST)	1.781	.884	.168	2.833		
PRES. ON RATE LEVEL	2.042	.942	.158	3.142		
DERIVED BY FORMULA	1.979	.911	.166	3.056		
UNDERLYING PRES. RATE	2.167	1.000	.168	3.335		
PROPOSED	1.979	.911	.166	3.056		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	3.117
IND. RATES				3.12	MINIMUM PREMIUM	
MAN. RATES	3.47	3.45	3.39	+ 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
2004	987,707	27,285,839	2.762			987,707	6	1	40	81	475	603
2005	1,042,965	26,736,400	2.563			1,042,965	1	1	49	75	519	645
2006	1,063,718	30,051,063	2.825			1,063,718	2		55	112	506	675
2007	1,112,282	25,240,336	2.269			1,112,282	2		35	109	489	635
2008	1,094,340	22,916,761	2.094			1,094,340			22	87	476	585
TOTAL	5,301,012	132,230,399	2.494			5,301,012	11	2	201	464	2465	3143

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	1,298,627	491,258	6,199,902	2,383,822	2,323,319	17,272	2,600,116	2,248,812	4,323,920	3,294,029	2,104,762
2005	188,602	782,932	8,012,259	2,066,895	3,251,131	215,090	785,272	4,187,062	1,665,319	3,520,853	2,060,985
2006	324,114		9,238,728	4,144,955	3,562,968	641		3,789,205	2,959,333	4,144,422	1,886,697
2007	49,683		5,739,238	4,659,668	3,224,205	3,110		2,534,130	2,855,667	3,992,925	2,181,710
2008			3,188,146	3,019,066	3,382,337			3,570,983	2,686,531	5,056,525	2,013,173
TOTAL	1,861,026	1,274,190	32,378,273	16,274,406	15,743,960	236,113	3,385,388	16,330,192	14,490,770	20,008,754	10,247,327

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	1,875,218	143,914	9,744,929	3,547,681	3,554,664	30,192	812,208	5,370,700	4,652,507	4,875,171	2,407,848
2005	326,829	514,729	12,705,208	2,904,976	4,822,842	441,015	544,083	9,672,250	2,348,992	5,063,949	2,322,730
2006	483,989	220,784	16,365,910	5,350,513	4,983,868	4,413	244,444	10,201,100	3,908,184	5,421,774	2,092,347
2007	83,218	318,175	15,082,402	5,002,073	4,186,464	25,352	192,092	8,728,426	3,158,188	4,740,177	2,325,703
2008	12,240	396,471	14,087,417	3,581,233	3,521,751	31,964	504,564	9,967,821	2,930,466	4,384,871	2,158,121
TOTAL	2,781,494	1,594,073	67,985,866	20,386,476	21,069,589	532,936	2,297,391	43,940,297	16,998,337	24,485,942	11,306,749

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	120,935,107	83,244,712	11,373,189			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-12,942,418	-14,079,018	68,042			
TOTAL LOSSES	107,992,689	69,165,694	11,441,231			
EXPECTED LOSSES	106,338,300	58,258,122	9,064,730			
CREDIBILITY	.65	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.037	1.305	.216	3.558		
INDICATED (POST-TEST)	1.768	1.133	.187	3.088		
PRES. ON RATE LEVEL	1.890	1.035	.161	3.086		
DERIVED BY FORMULA	1.811	1.133	.187	3.131		
UNDERLYING PRES. RATE	2.006	1.099	.171	3.276		
PROPOSED	1.786	1.117	.185	3.088		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	3.149
IND. RATES				3.15	MINIMUM PREMIUM	
MAN. RATES	3.28	3.28	3.33	+ 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
2004	166,588	2,699,100	1.620			4	15	45	64
2005	164,584	1,901,440	1.155			4	4	47	55
2006	158,567	2,979,324	1.878			3	13	43	59
2007	159,237	2,032,028	1.276				16	49	65
2008	158,774	2,495,945	1.572		1	1	3	43	48
TOTAL	807,750	12,107,837	1.499		1		12	227	291

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			582,614	504,296	266,038			395,342	329,806	380,370	240,634
2005			660,971	183,898	144,067			148,547	69,142	460,779	234,036
2006			405,880	634,730	348,002			380,399	620,447	365,657	224,209
2007				540,186	392,005				534,853	398,259	166,725
2008	695,349		354,600	70,124	266,590			470,100	73,026	376,237	189,919
TOTAL	695,349		2,004,065	1,933,234	1,416,702			1,394,388	1,627,274	1,981,302	1,055,523

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			917,035	756,949	407,037			951,192	521,095	562,950	275,285
2005	369	6,667	1,048,701	254,385	216,056	61	2,918	367,392	104,045	657,859	263,759
2006	968	13,065	955,374	778,010	488,840	590	27,595	1,137,401	763,023	497,557	248,648
2007	952	16,667	801,013	545,392	491,407	2,531	15,852	592,159	504,786	487,692	177,729
2008	948,843	21,812	776,997	169,707	261,959	3,023	47,032	882,923	172,398	321,291	203,593
TOTAL	951,132	58,211	4,499,120	2,504,443	1,865,299	6,205	93,397	3,931,067	2,065,347	2,527,349	1,169,014

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,539,132	9,077,503	1,171,049	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,139,809	-1,572,923	7,242	
TOTAL LOSSES	8,399,323	7,504,580	1,178,291	
EXPECTED LOSSES	9,321,435	6,453,922	993,532	
CREDIBILITY	.18	.40	.61	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.040	.929	.146	2.115
INDICATED (POST-TEST)	.903	.806	.127	1.836
PRES. ON RATE LEVEL	1.087	.753	.116	1.956
DERIVED BY FORMULA	1.054	.774	.123	1.951
UNDERLYING PRES. RATE	1.154	.799	.123	2.076
PROPOSED	1.054	.774	.123	1.951

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	1.990
IND. RATES				1.99	MINIMUM PREMIUM	
MAN. RATES	2.03	2.03	2.11	+ 1.99	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	146,558	8,608,008	5.873		1	21	32	138	192
2005	115,380	6,158,662	5.337			11	16	106	133
2006	141,155	6,116,544	4.333			10	10	93	113
2007	206,177	9,597,264	4.654			11	41	146	198
2008	207,529	6,289,433	3.030		1	2	32	141	176
TOTAL	816,799	36,769,911	4.502		1	1	55	131	624

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		120,784	2,840,708	1,233,053	693,794		80,000	1,472,019	545,489	1,131,439	490,722
2005			1,623,897	876,169	429,758			1,701,429	496,710	754,607	276,092
2006			1,857,346	528,160	958,665			731,385	573,546	967,460	499,982
2007			1,917,182	1,964,076	813,935			1,449,189	1,383,201	1,342,800	726,881
2008	65,352		300,360	1,349,513	981,216			83,268	986,273	1,745,844	777,607
TOTAL	65,352	120,784	8,539,493	5,950,971	3,877,368		80,000	5,437,290	3,985,219	5,942,150	2,771,284

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		286,017	4,471,275	1,850,812	1,061,507		202,000	3,541,679	861,874	1,674,532	561,386
2005	1,765	14,910	2,374,474	1,189,142	646,992	437	25,427	3,172,597	694,837	1,090,347	311,156
2006	869	43,005	3,184,388	735,153	1,312,579	565	47,664	1,987,396	767,520	1,257,598	554,480
2007	3,614	106,051	5,141,304	1,986,725	1,115,990	9,201	85,495	3,861,062	1,450,224	1,635,483	774,855
2008	93,869	119,380	4,305,506	1,313,577	1,045,195	7,775	126,727	2,643,616	998,731	1,503,310	833,595
TOTAL	100,117	569,363	19,476,947	7,075,409	5,182,263	17,978	487,313	15,206,350	4,773,186	7,161,270	3,035,472

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	35,860,919	24,299,679	3,040,031			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,937,739	-4,945,267	18,819			
TOTAL LOSSES	31,923,180	19,354,412	3,058,850			
EXPECTED LOSSES	33,382,575	21,334,790	2,254,366			
CREDIBILITY	.19	.41	.61			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.908	2.370	.374	6.652		
INDICATED (POST-TEST)	3.392	2.057	.325	5.774		
PRES. ON RATE LEVEL	3.850	2.460	.260	6.570		
DERIVED BY FORMULA	3.763	2.295	.300	6.358		
UNDERLYING PRES. RATE	4.087	2.612	.276	6.975		
PROPOSED	3.763	2.295	.300	6.358		
YEAR	4-1-10	12-1-10	4-1-11	4-1-12	IND. RATE	6.485
IND. RATES				6.49	MINIMUM PREMIUM	
MAN. RATES	7.16	6.96	7.09	+ 6.49	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	3,000,656	30,810,872	1.026	1	1	51	73	650	776	
2005	2,958,937	33,083,404	1.118	3		57	80	612	752	
2006	2,756,281	29,039,392	1.053	2		52	64	561	679	
2007	2,752,057	28,516,899	1.036		2	35	70	559	666	
2008	2,511,944	21,809,353	.868			25	44	513	582	
TOTAL	13,979,875	143,259,920	1.025	6	3	220	331	2895	3455	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	81,975	56,292	8,982,387	2,437,432	4,613,862	28,600	28,524	4,408,263	1,702,924	5,554,370	2,916,243
2005	171,231		11,163,867	2,570,750	4,182,669	51,146		4,925,189	2,106,993	4,982,675	2,928,884
2006	753,118		8,841,123	2,145,402	3,788,142			4,309,305	1,797,379	4,633,423	2,771,500
2007		96,428	5,931,557	2,467,463	5,128,390		1,138,391	2,598,272	2,975,817	5,448,629	2,731,952
2008			3,989,663	1,894,275	4,392,549			1,678,584	1,191,363	6,025,199	2,637,720
TOTAL	1,006,324	152,720	38,908,597	11,515,322	22,105,612	79,746	1,166,915	17,919,613	9,774,476	26,644,296	13,986,299

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	118,372	133,299	13,722,959	3,658,586	7,059,223	49,993	72,023	8,860,076	2,690,621	8,220,470	3,336,182
2005	298,114	111,137	17,221,194	3,622,756	6,205,660	106,367	85,338	10,731,127	2,963,212	7,155,970	3,300,852
2006	964,071	197,878	14,680,017	3,011,009	5,205,374	1,789	212,092	8,878,776	2,570,436	5,972,127	3,073,594
2007	6,378	406,833	13,646,083	3,304,112	6,254,729	16,350	1,202,567	8,498,252	2,643,172	6,291,410	2,912,261
2008	10,115	406,940	14,462,904	3,310,489	4,390,909	24,823	410,079	8,233,891	2,304,964	5,015,249	2,827,636
TOTAL	1,397,050	1,256,087	73,733,157	16,906,952	29,115,895	199,322	1,982,099	45,202,122	13,172,405	32,655,226	15,450,525

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	124,233,735	92,071,311	15,497,481	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-12,873,037	-16,568,433	85,557	
TOTAL LOSSES	111,360,698	75,502,878	15,583,038	
EXPECTED LOSSES	103,590,873	67,103,401	12,162,491	
CREDIBILITY	1.00	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.797	.540	.111	1.448
INDICATED (POST-TEST)	.692	.469	.096	1.257
PRES. ON RATE LEVEL	.698	.452	.082	1.232
DERIVED BY FORMULA	.692	.469	.096	1.257
UNDERLYING PRES. RATE	.741	.480	.087	1.308
PROPOSED	.692	.469	.096	1.257

YEAR	12-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	1.282
IND. RATES				1.28	MINIMUM PREMIUM	
MAN. RATES	1.37	1.33	1.33	+ 1.28	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	105,019	1,978,716	1.884			3	5	4	12	
2005	110,557	352,618	.318				2	21	23	
2006	119,743	1,422,050	1.187			1	1	9	11	
2007	127,438	759,538	.596				4	15	19	
2008	124,999	228,161	.182					8	8	
TOTAL	587,756	4,741,083	.807			4	12	57	73	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			776,045	115,177	18,315			937,285	60,599	24,165	47,130
2005				56,582	97,021				46,332	84,044	68,639
2006			192,323	71,832	73,261			273,112	663,090	82,799	65,633
2007				176,507	58,804				256,364	145,800	122,063
2008					80,879					103,387	43,895
TOTAL			968,368	420,098	328,280			1,210,397	1,026,385	440,195	347,360

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,015,642	172,882	28,022			1,331,418	95,746	35,764	53,917
2005	114	122	13,446	77,497	142,992	40	10	10,404	62,589	120,667	77,356
2006	89	4,391	326,010	75,081	101,445	474	20,767	855,744	612,976	134,440	72,787
2007	286	4,491	229,409	167,510	80,055	1,193	7,347	273,253	236,734	183,585	130,119
2008	63	2,821	108,646	31,118	75,011	132	2,743	63,497	23,504	82,911	47,055
TOTAL	552	11,825	1,693,153	524,088	427,525	1,839	30,867	2,534,316	1,031,549	557,367	381,234

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,272,827	2,549,404	381,234			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-327,751	-361,658	2,289			
TOTAL LOSSES	3,945,076	2,187,746	383,523			
EXPECTED LOSSES	2,703,677	1,504,655	299,755			
CREDIBILITY	.15	.33	.49			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.671	.372	.065	1.108		
INDICATED (POST-TEST)	.582	.323	.056	.961		
PRES. ON RATE LEVEL	.434	.241	.048	.723		
DERIVED BY FORMULA	.456	.268	.052	.776		
UNDERLYING PRES. RATE	.460	.256	.051	.767		
PROPOSED	.456	.268	.052	.776		
YEAR	12-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	.791
IND. RATES				.79	MINIMUM PREMIUM	
MAN. RATES	.67	.69	.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
2004	50,753	1,098,105	2.163			2	4	25	31
2005	45,152	1,307,955	2.896		1	1	3	25	30
2006	53,557	972,708	1.816			2		35	37
2007	55,072	543,738	.987				2	14	16
2008	54,424	294,858	.541	1				11	12
TOTAL	258,958	4,217,364	1.629	1	1	5	9	110	126

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			351,687	85,758	61,620			155,107	187,850	158,386	97,697
2005		143,891	188,584	200,536	74,912		32,000	134,500	293,989	110,854	128,689
2006			309,731		174,637			122,374		237,944	128,022
2007				96,080	168,028				39,918	201,959	37,753
2008	34,997				64,294	3,716				135,232	56,619
TOTAL	34,997	143,891	850,002	382,374	543,491	3,716	32,000	411,981	521,757	844,375	448,780

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			553,555	128,723	94,277			373,188	296,802	234,413	111,765
2005	402	273,946	336,688	271,678	113,190	260	67,635	367,881	391,139	165,052	145,033
2006	12	6,602	490,669	20,474	235,325	3	6,988	294,547	21,921	301,193	141,976
2007	198	4,325	188,339	112,175	201,640	226	2,119	84,530	57,645	228,035	40,245
2008	47,777	2,243	86,366	24,740	59,630	6,079	3,596	83,060	30,741	108,452	60,696
TOTAL	48,389	287,116	1,655,617	557,790	704,062	6,568	80,338	1,203,206	798,248	1,037,145	499,715

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,282,956	3,121,758	499,715			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-577,940	-664,095	3,137			
TOTAL LOSSES	2,705,016	2,457,663	502,852			
EXPECTED LOSSES	4,775,186	2,757,903	414,332			
CREDIBILITY	.09	.19	.28			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.045	.949	.194	2.188		
INDICATED (POST-TEST)	.907	.824	.168	1.899		
PRES. ON RATE LEVEL	1.737	1.003	.151	2.891		
DERIVED BY FORMULA	1.662	.969	.156	2.787		
UNDERLYING PRES. RATE	1.844	1.065	.160	3.069		
PROPOSED	1.662	.969	.156	2.787		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	2.842
IND. RATES				2.84	MINIMUM PREMIUM	
MAN. RATES	2.88	3.03	3.12	+ 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
2004	74,139	3,220,857	4.344			74,139			8	6	86	100
2005	77,092	2,997,533	3.888			77,092			5	5	99	109
2006	72,662	3,401,495	4.681			72,662		1	7	8	79	95
2007	76,237	3,277,312	4.298			76,237			5	11	105	121
2008	76,054	3,006,363	3.952			76,054			5	5	77	87
TOTAL	376,184	15,903,560	4.228			376,184		1	30	35	446	512

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,195,436	253,492	445,551			456,533	121,636	484,484	263,725
2005			841,969	184,934	600,478			292,845	87,965	699,203	290,139
2006		96,460	1,094,081	295,600	418,278		30,000	473,261	243,453	470,577	279,785
2007			774,230	511,457	591,493			159,157	245,438	703,115	292,422
2008			908,420	121,775	545,422			351,797	116,914	700,456	261,579
TOTAL		96,460	4,814,136	1,367,258	2,601,222		30,000	1,733,593	815,406	3,057,835	1,387,650

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,881,616	380,491	681,694			1,098,419	192,186	717,034	301,701
2005	372	8,904	1,348,115	268,242	885,868	78	5,701	709,992	137,048	998,130	326,987
2006	479	190,781	1,869,133	406,419	578,484	242	98,984	1,219,213	340,217	611,338	310,282
2007	1,114	42,836	1,984,229	594,202	739,071	1,656	16,401	725,953	307,922	806,633	311,722
2008	1,077	60,578	2,104,521	371,647	550,152	4,033	64,337	1,239,222	279,795	587,836	280,413
TOTAL	3,042	303,099	9,187,614	2,021,001	3,435,269	6,009	185,423	4,992,799	1,257,168	3,720,971	1,531,105

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,679,406	10,449,384	1,531,105			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,526,342	-1,976,724	9,239			
TOTAL LOSSES	13,153,064	8,472,660	1,540,344			
EXPECTED LOSSES	12,511,880	8,148,146	1,248,930			
CREDIBILITY	.11	.24	.36			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.496	2.252	.409	6.157		
INDICATED (POST-TEST)	3.035	1.955	.355	5.345		
PRES. ON RATE LEVEL	3.133	2.040	.313	5.486		
DERIVED BY FORMULA	3.122	2.020	.328	5.470		
UNDERLYING PRES. RATE	3.326	2.166	.332	5.824		
PROPOSED	3.122	2.020	.328	5.470		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	5.579
IND. RATES				5.58	MINIMUM PREMIUM	
MAN. RATES	6.02	5.89	5.92	+ 5.58	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
2004	70,332	1,344,488	1.911			70,332			2	5	36	43
2005	70,238	1,803,518	2.567			70,238			3	5	39	47
2006	73,975	1,430,101	1.933			73,975				11	36	47
2007	83,300	2,994,641	3.595			83,300			4	16	40	60
2008	91,112	1,475,754	1.619			91,112				7	52	59
TOTAL	388,957	9,048,502	2.326			388,957			9	44	203	256

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			240,276	217,740	235,393			116,585	182,839	230,978	120,677
2005			503,040	165,403	302,558			235,584	155,282	263,006	178,645
2006				366,587	379,262				237,661	273,664	172,927
2007			465,277	990,679	362,453			178,812	410,810	413,861	172,749
2008				242,262	371,261				220,467	439,159	202,605
TOTAL			1,208,593	1,982,671	1,650,927			530,981	1,207,059	1,620,668	847,603

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			378,195	326,829	360,152			280,503	288,885	341,847	138,054
2005	331	5,293	811,305	231,953	447,610	134	4,530	577,305	214,152	378,744	201,333
2006	565	3,435	236,477	455,349	515,977	219	3,508	133,818	292,305	357,076	191,776
2007	1,727	40,113	1,977,603	971,542	497,665	2,389	19,853	853,518	418,207	499,045	184,150
2008	966	26,165	967,566	306,145	366,614	1,655	27,643	587,038	231,686	374,515	217,193
TOTAL	3,589	75,006	4,371,146	2,291,818	2,188,018	4,397	55,534	2,432,182	1,445,235	1,951,227	932,506

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,205,333	8,255,232	952,423			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-673,794	-1,168,239	6,504			
TOTAL LOSSES	6,531,539	7,086,993	958,927			
EXPECTED LOSSES	5,678,772	4,943,644	820,699			
CREDIBILITY	.11	.25	.37			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.679	1.822	.247	3.748		
INDICATED (POST-TEST)	1.457	1.581	.214	3.252		
PRES. ON RATE LEVEL	1.375	1.197	.199	2.771		
DERIVED BY FORMULA	1.384	1.293	.205	2.882		
UNDERLYING PRES. RATE	1.460	1.271	.211	2.942		
PROPOSED	1.384	1.293	.205	2.882		
IND. RATES						
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	2.939
IND. RATES				2.94	MINIMUM PREMIUM	
MAN. RATES	3.05	2.95	2.99	+ 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
2004	32,935	2,566,519	7.792			6	11	49	66
2005	42,628	2,566,917	6.021		1	3	10	44	58
2006	40,645	5,435,082	13.372			9	19	58	86
2007	38,327	2,141,998	5.588			1	11	51	63
2008	35,006	1,424,362	4.068			1	5	35	41
TOTAL	189,541	14,134,878	7.457		1	20	56	237	314

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			701,014	444,389	136,110			364,460	396,329	355,354	168,863
2005		179,992	509,733	608,460	267,621		11,500	163,165	196,968	440,245	189,233
2006			1,345,496	915,397	649,600			912,891	646,724	711,161	253,813
2007			107,000	674,283	435,329			32,500	296,757	400,967	195,162
2008			114,475	275,077	278,872			25,000	157,164	446,550	127,224
TOTAL		179,992	2,777,718	2,917,606	1,767,532		11,500	1,498,016	1,693,942	2,354,277	934,295

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,103,396	667,025	208,248			876,891	626,200	525,924	193,179
2005	1,226	345,683	904,913	822,032	402,328	174	26,574	424,018	271,594	631,649	213,266
2006	1,425	34,613	2,557,900	1,153,298	910,268	626	57,536	2,405,767	847,113	940,951	281,479
2007	1,201	23,408	1,129,900	678,501	553,108	1,503	11,053	438,564	304,193	471,643	208,043
2008	1,042	29,132	1,050,138	302,784	288,128	1,546	25,919	546,045	199,089	375,037	136,384
TOTAL	4,894	432,836	6,746,247	3,623,640	2,362,080	3,849	121,082	4,691,285	2,248,189	2,945,204	1,032,351

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,000,193	11,179,113	1,032,351	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,114,671	-1,410,639	4,399	
TOTAL LOSSES	10,885,522	9,768,474	1,036,750	
EXPECTED LOSSES	8,982,349	5,733,616	612,216	
CREDIBILITY	.07	.15	.23	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.743	5.154	.547	11.444
INDICATED (POST-TEST)	4.985	4.474	.475	9.934
PRES. ON RATE LEVEL	4.464	2.850	.304	7.618
DERIVED BY FORMULA	4.500	3.094	.343	7.937
UNDERLYING PRES. RATE	4.739	3.025	.323	8.087
PROPOSED	4.500	3.094	.343	7.937

YEAR	4-1-10	12-1-10	4-1-11	4-1-12	IND. RATE	8.095
IND. RATES				8.10	MINIMUM PREMIUM	
MAN. RATES	7.16	7.67	8.22	+ 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	
2004	519,163	23,844,740	4.592	2	1	39	46	384	472	
2005	543,945	23,504,272	4.321	2		50	48	370	470	
2006	562,990	22,564,200	4.007	3	1	45	53	365	467	
2007	557,478	15,578,302	2.794	2		23	56	268	349	
2008	497,161	11,847,225	2.382			10	34	260	304	
TOTAL	2,680,737	97,338,739	3.631	9	2	167	237	1647	2062	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	664,313	529,035	6,275,579	1,561,111	2,106,036	379,384	2,873,793	3,614,607	1,729,130	2,650,345	1,461,407
2005	564,016		8,112,618	1,808,902	2,101,652	125,459		4,393,538	2,043,402	2,648,320	1,706,365
2006	1,069,852	742,978	7,587,049	1,961,651	2,322,552	3,796	129,220	2,613,651	1,321,797	3,420,125	1,391,529
2007	447,485		3,305,314	2,437,755	1,954,512	17,506		1,491,788	1,664,921	2,856,447	1,402,574
2008			1,617,210	1,494,877	2,415,932			746,246	1,030,031	3,450,271	1,092,658
TOTAL	2,745,666	1,272,013	26,897,770	9,264,296	10,900,684	526,145	3,003,013	12,859,830	7,789,281	15,025,508	7,054,533

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	860,145	147,421	9,314,629	2,343,226	3,222,247	605,575	853,910	6,946,596	2,732,025	3,922,517	1,671,850
2005	968,584	79,976	12,495,647	2,523,229	3,133,819	258,135	61,779	7,847,800	2,736,217	3,826,895	1,923,073
2006	1,579,168	879,400	12,766,412	2,670,918	3,241,725	10,484	328,843	6,775,165	1,899,815	4,409,289	1,543,206
2007	671,338	180,465	8,495,699	2,676,968	2,508,924	42,874	117,261	5,337,310	1,908,581	3,353,066	1,495,144
2008	6,718	227,978	8,159,779	2,078,735	2,436,327	14,918	244,093	4,932,434	1,497,244	2,864,240	1,171,329
TOTAL	4,085,953	1,515,240	51,232,166	12,293,076	14,543,042	931,986	1,605,886	31,839,305	10,773,882	18,376,007	7,804,602

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	91,214,518	56,200,113	7,816,640	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,701,667	-9,752,718	43,212	
TOTAL LOSSES	81,512,851	46,447,395	7,859,852	
EXPECTED LOSSES	78,250,714	39,701,714	6,004,852	
CREDIBILITY	.41	.90	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.041	1.733	.293	5.067
INDICATED (POST-TEST)	2.640	1.504	.254	4.398
PRES. ON RATE LEVEL	2.750	1.395	.211	4.356
DERIVED BY FORMULA	2.705	1.493	.254	4.452
UNDERLYING PRES. RATE	2.919	1.481	.224	4.624
PROPOSED	2.672	1.475	.251	4.398

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	4.485
IND. RATES				4.49	MINIMUM PREMIUM	
MAN. RATES	4.79	4.79	4.70	+ 4.49	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
2004	96,250	4,512,666	4.688			96,250			8	10	67	85
2005	97,596	7,512,409	7.697			97,596		1	6	12	78	97
2006	115,542	5,194,510	4.495			115,542			13	12	82	107
2007	111,036	4,779,933	4.304			111,036			9	23	57	89
2008	97,652	1,455,189	1.490			97,652			1	10	54	65
TOTAL	518,076	23,454,707	4.527			518,076		1	37	67	338	443

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,352,005	385,360	744,127			707,589	229,813	762,461	331,311
2005		796,692	1,235,162	427,069	523,870		2,990,178	466,785	176,561	567,160	328,932
2006			1,873,121	410,676	443,665			757,941	730,817	622,437	355,853
2007			1,213,224	964,757	376,156			880,647	678,060	369,033	298,056
2008			125,801	180,063	269,580			54,361	182,852	387,625	254,907
TOTAL		796,692	5,799,313	2,367,925	2,357,398		2,990,178	2,867,323	1,998,103	2,708,716	1,569,059

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			2,122,709	578,425	1,138,511			1,691,656	363,105	1,128,440	379,020
2005	860	198,904	1,993,639	593,231	778,206	157	760,488	1,166,781	263,275	812,934	370,706
2006	666	41,223	3,071,033	562,422	625,618	696	50,143	2,088,821	926,780	831,538	394,641
2007	1,826	62,201	3,002,121	991,288	528,421	5,067	50,513	2,358,495	703,045	486,133	317,728
2008	746	24,044	867,937	236,142	271,178	1,800	29,303	600,254	205,295	331,560	273,260
TOTAL	4,098	326,372	11,057,439	2,961,508	3,341,934	7,720	890,447	7,906,007	2,461,500	3,590,605	1,735,355

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	20,192,083	12,355,547	1,737,388	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,698,851	-2,485,795	12,119	
TOTAL LOSSES	17,493,232	9,869,752	1,749,507	
EXPECTED LOSSES	21,826,542	10,149,110	1,663,025	
CREDIBILITY	.14	.30	.45	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.377	1.905	.338	5.620
INDICATED (POST-TEST)	2.931	1.654	.293	4.878
PRES. ON RATE LEVEL	3.969	1.845	.302	6.116
DERIVED BY FORMULA	3.824	1.788	.298	5.910
UNDERLYING PRES. RATE	4.213	1.959	.321	6.493
PROPOSED	3.824	1.788	.298	5.910

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	6.028
IND. RATES				6.03	MINIMUM PREMIUM	
MAN. RATES	6.88	6.72	6.60	+ 6.03	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	46,388	5,804,353	12.512		1	4	7	47	59
2005	58,884	4,595,517	7.804	2		6	11	50	69
2006	71,689	4,064,880	5.670	1		6	9	61	77
2007	81,914	3,434,692	4.193			6	13	52	71
2008	72,649	2,847,075	3.918	1		5	5	49	60
TOTAL	331,524	20,746,517	6.258	4	1	27	45	259	336

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		491,747	1,231,413	341,718	283,475		502,105	1,541,873	708,807	483,506	219,709
2005	945,520		1,047,023	499,753	234,425	3,187		987,469	177,931	553,334	146,875
2006	119,839		769,228	225,645	398,804	1,035,437		276,834	373,111	609,915	256,067
2007			951,449	524,321	323,867			640,292	378,534	389,184	227,045
2008	502,794		602,134	189,322	216,068			620,458	77,363	463,157	175,779
TOTAL	1,568,153	491,747	4,601,247	1,780,759	1,456,639	1,038,624	502,105	4,066,926	1,715,746	2,499,096	1,025,475

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		501,955	1,045,084	512,919	433,718		546,508	1,573,901	1,119,916	715,585	251,347
2005	1,281,402	9,691	1,542,002	679,240	353,791	6,148	14,049	1,734,801	260,560	794,294	165,528
2006	69,468	17,874	1,322,454	312,687	546,209	979,728	20,495	845,618	486,357	791,100	283,978
2007	1,070	43,516	2,064,879	571,914	431,934	3,166	33,885	1,608,164	425,677	478,081	242,030
2008	686,673	40,957	1,408,561	263,511	239,752	5,467	83,242	1,520,257	240,413	404,303	188,435
TOTAL	2,038,613	613,993	7,382,980	2,340,271	2,005,404	994,509	698,179	7,282,741	2,532,923	3,183,363	1,131,318

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	19,011,015	10,061,961	1,132,838			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,898,373	-2,167,423	10,292			
TOTAL LOSSES	17,112,642	7,894,538	1,143,130			
EXPECTED LOSSES	15,578,313	9,080,442	1,302,890			
CREDIBILITY	.10	.22	.34			
PURE PREMIUMS						
INDICATED (PRE-TEST)	5.162	2.381	.345	7.888		
INDICATED (POST-TEST)	4.481	2.067	.299	6.847		
PRES. ON RATE LEVEL	4.427	2.580	.370	7.377		
DERIVED BY FORMULA	4.432	2.467	.346	7.245		
UNDERLYING PRES. RATE	4.699	2.739	.393	7.831		
PROPOSED	4.432	2.467	.346	7.245		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	7.389
IND. RATES				7.39	MINIMUM PREMIUM	
MAN. RATES	7.71	7.81	7.96	+ 7.39	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	18,521	1,419,757	7.665			5	2	16	23
2005	15,924	1,029,653	6.466			2	4	12	18
2006	19,379	1,075,848	5.551			3	2	16	21
2007	20,054	1,199,906	5.983			1	8	15	24
2008	17,931	185,753	1.035				1	9	10
TOTAL	91,809	4,910,917	5.349			11	17	68	96

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			654,867	74,846	85,195			190,331	37,685	82,685	294,148
2005			222,753	109,157	63,528			75,325	424,323	83,410	51,157
2006			486,102	83,182	70,837			165,048	30,652	151,330	88,697
2007			180,268	412,572	148,461			44,618	174,289	170,016	69,682
2008				38,093	21,478				39,573	26,886	59,723
TOTAL			1,543,990	717,850	389,499			475,322	706,522	514,327	563,407

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,030,761	112,344	130,348			457,936	59,542	122,372	336,505
2005	220	2,288	361,485	148,804	95,401	375	1,447	249,450	559,169	128,791	57,654
2006	138	10,433	778,782	115,546	102,772	32	9,402	396,879	54,599	194,263	98,365
2007	721	16,256	802,847	403,448	204,056	942	7,148	295,559	173,644	204,771	74,281
2008	122	2,821	102,571	33,942	23,428	228	3,569	73,475	29,777	25,571	64,023
TOTAL	1,201	31,798	3,076,446	814,084	556,005	1,577	21,566	1,473,299	876,731	675,768	630,828

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,608,358	2,929,359	631,226			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-539,433	-540,062	7,835			
TOTAL LOSSES	4,068,925	2,389,297	639,061			
EXPECTED LOSSES	4,387,552	2,218,106	1,062,231			
CREDIBILITY	.04	.10	.14			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.432	2.602	.696	7.730		
INDICATED (POST-TEST)	3.847	2.259	.604	6.710		
PRES. ON RATE LEVEL	4.502	2.276	1.090	7.868		
DERIVED BY FORMULA	4.476	2.274	1.022	7.772		
UNDERLYING PRES. RATE	4.779	2.416	1.157	8.352		
PROPOSED	4.476	2.274	1.022	7.772		
YEAR	4-1-10	12-1-10	4-1-11	4-1-12	IND. RATE	7.927
IND. RATES				7.93	MINIMUM PREMIUM	
MAN. RATES	8.37	8.37	8.49	+ 7.93	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
2004	9,177	871,371	9.495			9,177	1		2	1	13	17
2005	8,649	1,405,792	16.253			8,649			2	3	6	11
2006	8,925	234,139	2.623			8,925				3	8	11
2007	9,522	382,397	4.015			9,522	1			2	7	10
2008	8,137	804,280	9.884			8,137	1		2	2	7	12
TOTAL	44,410	3,697,979	8.327			44,410	3		6	11	41	61

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	222,998		248,628	1	67,817	271		86,334	10,821	174,258	60,243
2005			686,263	91,612	149,124			278,434	37,050	140,152	23,157
2006				86,882	63,561				33,880	37,710	12,106
2007	3,000			73,257	37,481	12			110,732	83,488	74,427
2008	245,291		283,813	81,000	21,925	5,000		69,600	37,500	29,293	30,858
TOTAL	471,289		1,218,704	332,752	339,908	5,283		434,368	229,983	464,901	200,791

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	322,009		391,340	2	103,760	474		207,720	17,097	257,901	68,918
2005	185	6,519	1,015,676	131,694	222,196	33	4,844	594,499	56,882	201,254	26,098
2006	131	747	51,955	106,111	87,373	33	490	18,960	41,586	49,268	13,426
2007	4,590	2,035	101,314	71,546	48,421	547	3,286	122,841	104,629	102,117	79,339
2008	334,907	16,065	541,180	87,944	38,138	8,675	10,858	198,744	39,107	30,113	33,080
TOTAL	661,822	25,366	2,101,465	397,297	499,888	9,762	19,478	1,142,764	259,301	640,653	220,861

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,960,657	1,797,139	220,861	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-300,845	-321,170	1,094	
TOTAL LOSSES	3,659,812	1,475,969	221,955	
EXPECTED LOSSES	2,416,348	1,306,098	152,771	
CREDIBILITY	.03	.06	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.241	3.324	.500	12.065
INDICATED (POST-TEST)	7.153	2.885	.434	10.472
PRES. ON RATE LEVEL	5.125	2.770	.325	8.220
DERIVED BY FORMULA	5.186	2.777	.335	8.298
UNDERLYING PRES. RATE	5.441	2.941	.344	8.726
PROPOSED	5.186	2.777	.335	8.298

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	8.463
IND. RATES				8.46	MINIMUM PREMIUM	
MAN. RATES	8.59	8.75	8.87	+ 8.46	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	34,246	3,033,922	8.859			6	4	33	43	
2005	35,615	2,434,510	6.835	1	1	5	1	31	39	
2006	37,990	1,097,071	2.887			3	4	23	30	
2007	41,396	2,946,148	7.116			3	13	36	52	
2008	48,932	2,623,018	5.360			3	6	31	40	
TOTAL	198,179	12,134,669	6.123	1	1	20	28	154	204	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,201,521	152,504	182,990			855,520	226,526	213,227	201,634
2005	3,000	492,746	772,773	20,000	138,245		460,000	229,789	5,000	190,391	122,566
2006			391,731	102,978	49,798			119,652	111,470	140,212	181,230
2007			520,206	617,032	496,337			147,306	599,729	399,225	166,313
2008			475,725	396,982	224,599			617,104	111,463	606,811	190,334
TOTAL	3,000	492,746	3,361,956	1,289,496	1,091,969		460,000	1,969,371	1,054,188	1,549,866	862,077

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,793,946	228,909	279,976			1,846,402	357,912	315,576	230,669
2005	5,172	478,071	1,216,418	39,997	205,733	4	476,783	563,723	21,617	271,916	138,132
2006	162	8,626	643,869	134,705	74,429	109	7,977	331,757	144,883	183,909	200,984
2007	1,204	35,865	1,692,186	659,911	629,671	3,176	23,344	960,547	575,333	497,724	177,290
2008	1,470	45,177	1,581,960	389,937	259,781	4,604	71,875	1,353,588	269,439	516,170	204,038
TOTAL	8,008	567,739	6,928,379	1,453,459	1,449,590	7,893	579,979	5,056,017	1,369,184	1,785,295	951,113

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,148,015	6,057,528	951,382			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,074,807	-1,313,948	6,401			
TOTAL LOSSES	12,073,208	4,743,580	957,783			
EXPECTED LOSSES	9,191,541	5,614,412	790,735			
CREDIBILITY	.07	.16	.24			
PURE PREMIUMS						
INDICATED (PRE-TEST)	6.092	2.394	.483	8.969		
INDICATED (POST-TEST)	5.288	2.078	.419	7.785		
PRES. ON RATE LEVEL	4.369	2.669	.376	7.414		
DERIVED BY FORMULA	4.433	2.574	.386	7.393		
UNDERLYING PRES. RATE	4.638	2.833	.399	7.870		
PROPOSED	4.446	2.581	.387	7.414		
YEAR	4-1-10	12-1-10	4-1-11	4-1-12	IND. RATE	7.562
IND. RATES				7.56	MINIMUM PREMIUM	
MAN. RATES	7.84	7.84	8.00	+ 7.56	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
2004	118,648	3,587,412	3.023			118,648			7	10	64	81
2005	110,484	3,410,862	3.087			110,484			1	24	56	81
2006	113,180	2,120,662	1.873			113,180			3	25	34	62
2007	94,204	2,332,392	2.475			94,204			2	20	36	58
2008	103,865	2,459,131	2.367			103,865				10	60	70
TOTAL	540,381	13,910,459	2.574			540,381			13	89	250	352

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			950,871	266,568	692,663			471,792	233,278	584,924	387,316
2005			121,842	837,926	850,411			63,748	686,520	508,723	341,692
2006			386,133	527,532	244,740			71,475	367,835	212,651	310,296
2007			319,188	506,482	262,510			382,926	340,476	296,861	223,949
2008				360,404	658,801				362,924	706,131	370,871
TOTAL			1,778,034	2,498,912	2,709,125			989,941	1,991,033	2,309,290	1,634,124

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,496,671	400,119	1,059,781			1,135,132	368,578	865,685	443,090
2005	1,686	2,411	357,885	1,135,070	1,258,418	612	1,318	280,232	911,974	740,037	385,087
2006	807	11,859	871,383	645,081	347,968	343	8,717	349,018	443,569	287,945	344,118
2007	921	24,010	1,160,402	513,046	345,932	2,533	25,271	1,174,976	364,249	367,798	238,730
2008	1,524	42,663	1,582,455	496,413	644,163	2,695	45,069	956,107	377,575	603,022	397,574
TOTAL	4,938	80,943	5,468,796	3,189,729	3,656,262	6,183	80,375	3,895,465	2,465,945	2,864,487	1,808,599

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,544,201	12,237,689	1,823,371			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,151,900	-1,577,332	9,294			
TOTAL LOSSES	8,392,301	10,660,357	1,832,665			
EXPECTED LOSSES	9,483,686	6,441,342	1,302,319			
CREDIBILITY	.14	.31	.46			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.553	1.973	.339	3.865		
INDICATED (POST-TEST)	1.348	1.713	.294	3.355		
PRES. ON RATE LEVEL	1.653	1.123	.227	3.003		
DERIVED BY FORMULA	1.610	1.306	.258	3.174		
UNDERLYING PRES. RATE	1.755	1.192	.241	3.188		
PROPOSED	1.610	1.306	.258	3.174		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	3.237
IND. RATES				3.24	MINIMUM PREMIUM	
MAN. RATES	3.32	3.23	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	
2004	34,069	2,322,037	6.815			5	19	50	74	
2005	54,752	2,034,347	3.715			3	18	55	76	
2006	51,524	2,471,469	4.796			1	18	53	72	
2007	103,427	2,514,605	2.431			2	19	46	67	
2008	88,968	2,232,357	2.509		1		16	55	72	
TOTAL	332,740	11,574,815	3.479		1	11	90	259	361	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			575,823	673,533	106,122			275,804	256,997	200,217	233,541
2005			366,320	581,807	152,325			133,143	351,281	214,475	234,996
2006			102,364	740,861	289,166			246,655	453,557	349,513	289,353
2007			274,053	742,833	383,257			39,183	537,574	338,268	199,437
2008	358,888		653,146	390,127					272,150	369,916	188,130
TOTAL	358,888		1,318,560	3,392,180	1,320,997			694,785	1,871,559	1,472,389	1,145,457

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			906,344	1,010,971	162,366			663,583	406,056	296,322	267,171
2005	1,166	3,973	659,418	780,642	232,417	306	2,558	373,774	467,653	313,825	264,840
2006	1,121	7,774	556,914	890,174	411,004	422	19,287	792,909	561,661	466,993	320,892
2007	1,316	29,299	1,426,360	741,444	500,977	2,620	17,145	662,477	504,102	422,121	212,600
2008	491,660	49,237	1,788,129	590,387	421,953	1,820	29,537	618,944	246,838	324,199	201,675
TOTAL	495,263	90,283	5,337,165	4,013,618	1,728,717	5,168	68,527	3,111,687	2,186,310	1,823,460	1,267,178

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,189,621	9,945,042	1,270,674			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,408,483	-2,172,621	13,155			
TOTAL LOSSES	7,781,138	7,772,421	1,283,829			
EXPECTED LOSSES	11,725,757	9,503,054	1,490,676			
CREDIBILITY	.10	.22	.34			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.339	2.336	.386	5.061		
INDICATED (POST-TEST)	2.030	2.028	.335	4.393		
PRES. ON RATE LEVEL	3.320	2.690	.422	6.432		
DERIVED BY FORMULA	3.191	2.544	.392	6.127		
UNDERLYING PRES. RATE	3.524	2.856	.448	6.828		
PROPOSED	3.191	2.544	.392	6.127		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	6.249
IND. RATES				6.25	MINIMUM PREMIUM	
MAN. RATES	6.54	7.15	6.94	+ 6.25	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	284	117,716	41,449				1	2	3
2005	1,254	104,730	8,351				1	1	2
2006	1,631	8,729	.535					1	1
2007	968	122,618	12,667				1	1	2
2008	504	267	.052						
TOTAL	4,641	354,060	7,629				3	5	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				90,994	9,951				15,653	760	358
2005				43,318	11,199				23,519	18,182	8,512
2006					4,852				730	730	3,147
2007				75,047	7,189				7,788	27,397	5,197
2008											267
TOTAL				209,359	33,191				46,960	47,069	17,481

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				136,582	15,226				24,732	1,125	410
2005	87	31	7,282	57,850	16,998	20	5	4,588	31,216	26,418	9,593
2006		12	754	333	6,434			62	44	919	3,490
2007	119	1,665	89,230	68,473	13,338	44	347	13,680	9,856	31,129	5,540
2008											286
TOTAL	206	1,708	97,266	263,238	51,996	64	352	18,330	65,848	59,591	19,319

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	117,926	440,673	19,319	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,156	-17,808	41	
TOTAL LOSSES	112,770	422,865	19,360	
EXPECTED LOSSES	38,844	68,315	6,544	
CREDIBILITY	.01	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.430	9.112	.417	11.959
INDICATED (POST-TEST)	2.109	7.909	.362	10.380
PRES. ON RATE LEVEL	.788	1.387	.133	2.308
DERIVED BY FORMULA	.801	1.452	.138	2.391
UNDERLYING PRES. RATE	.837	1.472	.141	2.450
PROPOSED	.801	1.452	.138	2.391

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	TOTAL
IND. RATES				2.44	MINIMUM PREMIUM	
MAN. RATES	2.51	2.67	2.49	+ 2.44	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	55,127	2,191,916	3.976			5	8	51	64
2005	58,985	2,187,277	3.708			5	11	56	72
2006	78,489	3,464,349	4.413			5	27	35	67
2007	89,026	2,070,142	2.325			1	13	51	65
2008	63,015	2,234,452	3.545			1	19	28	48
TOTAL	344,642	12,148,136	3.525			17	78	221	316

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			678,890	321,900	276,709			244,582	119,329	256,500	294,006
2005			587,510	399,062	272,726			319,842	189,907	196,435	221,795
2006			642,243	1,219,527	131,148			475,649	529,582	220,210	245,990
2007			111,279	597,019	390,021			50,000	192,659	494,633	234,531
2008			189,919	973,435	122,417			207,014	380,180	108,955	252,532
TOTAL			2,209,841	3,510,943	1,193,021			1,297,087	1,411,657	1,276,733	1,248,854

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,068,572	483,172	423,368			588,464	188,540	379,621	336,343
2005	805	6,172	975,750	542,713	407,298	167	6,122	775,622	259,718	285,142	249,963
2006	1,848	21,339	1,572,174	1,454,509	225,000	497	31,947	1,329,890	655,246	311,042	272,803
2007	1,060	21,306	1,026,540	602,400	495,439	1,103	9,584	399,944	227,565	567,597	250,010
2008	2,988	64,648	2,285,930	719,975	210,097	3,557	52,354	991,189	281,915	134,284	270,714
TOTAL	6,701	113,465	6,928,966	3,802,769	1,761,202	5,324	100,007	4,085,109	1,612,984	1,677,686	1,379,833

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,239,572	8,854,641	1,387,304	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-756,586	-1,447,069	6,613	
TOTAL LOSSES	10,482,986	7,407,572	1,393,917	
EXPECTED LOSSES	5,989,878	5,900,271	892,623	
CREDIBILITY	.10	.23	.34	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.042	2.149	.404	5.595
INDICATED (POST-TEST)	2.640	1.865	.351	4.856
PRES. ON RATE LEVEL	1.637	1.613	.244	3.494
DERIVED BY FORMULA	1.737	1.671	.280	3.688
UNDERLYING PRES. RATE	1.738	1.712	.259	3.709
PROPOSED	1.737	1.671	.280	3.688

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	3.761
IND. RATES				3.76	MINIMUM PREMIUM	
MAN. RATES	3.88	4.01	3.77	+ 3.76	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	245,693	10,113,066	4.116			21	20	176	217
2005	264,966	10,511,995	3.967	1		26	15	158	200
2006	273,423	11,724,188	4.287	1		24	35	161	221
2007	286,822	10,755,862	3.750			26	31	173	230
2008	286,518	9,123,575	3.184			8	27	187	222
TOTAL	1,357,422	52,228,686	3.848	2		105	128	855	1090

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			3,172,319	826,132	1,356,208			2,199,283	408,741	1,619,650	530,733
2005	450,000		4,316,084	643,612	1,434,049			1,489,510	262,668	1,332,199	583,873
2006	623,880		3,610,816	1,714,279	1,114,162	15,940		1,820,342	906,547	1,140,989	777,233
2007			3,535,761	1,377,402	1,357,752			1,252,449	880,757	1,493,179	858,562
2008			1,495,379	1,347,717	1,861,144			704,322	868,151	2,099,326	747,536
TOTAL	1,073,880		16,130,359	5,909,142	7,123,315	15,940		7,465,906	3,326,864	7,685,343	3,497,937

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			4,799,867	1,240,024	2,074,995			4,250,155	645,811	2,397,080	607,159
2005	771,179	43,214	6,682,128	931,224	2,126,380	232	28,281	3,478,378	404,331	1,907,393	658,025
2006	878,793	83,941	6,224,299	2,179,225	1,580,636	37,599	104,305	4,379,336	1,222,531	1,506,071	861,951
2007	3,193	157,258	7,338,197	1,646,145	1,750,307	7,366	80,327	3,786,726	1,054,086	1,765,104	915,227
2008	5,809	195,905	6,976,564	1,755,661	1,904,635	12,120	193,189	3,820,251	1,097,690	1,799,947	801,359
TOTAL	1,658,974	480,318	32,021,055	7,752,279	9,436,953	57,317	406,102	19,714,846	4,424,449	9,375,595	3,843,721

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	54,595,494	31,168,951	3,850,768			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,838,531	-5,079,011	22,446			
TOTAL LOSSES	49,756,963	26,089,940	3,873,214			
EXPECTED LOSSES	39,908,206	21,094,338	2,959,180			
CREDIBILITY	.26	.57	.86			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.666	1.922	.285	5.873		
INDICATED (POST-TEST)	3.182	1.668	.247	5.097		
PRES. ON RATE LEVEL	2.770	1.464	.205	4.439		
DERIVED BY FORMULA	2.877	1.580	.241	4.698		
UNDERLYING PRES. RATE	2.940	1.554	.218	4.712		
PROPOSED	2.877	1.580	.241	4.698		
IND. RATES						
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	4.791
IND. RATES				4.79	MINIMUM PREMIUM	
MAN. RATES	4.52	4.59	4.79	+ 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
2004	2,965	115,128	3.882				3	1	4
2005	3,250	155,398	4.781				1	3	4
2006	3,444	129,224	3.752				1		1
2007	2,118	5,266	.248						
2008	8,338	20,286	.243					1	1
TOTAL	20,115	425,302	2.114				5	5	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				69,092	302				39,375	2,324	4,035
2005				79,463	16,810				23,372	21,139	14,614
2006				75,694					48,977		4,553
2007											5,266
2008					2,150					8,442	9,694
TOTAL				224,249	19,262				111,724	31,905	38,162

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				103,707	462				62,213	3,440	4,616
2005	159	50	13,178	106,031	25,707	20	2	4,649	31,089	30,621	16,470
2006	113	509	36,659	88,628	2,687	45	593	22,725	56,747	2,562	5,049
2007											5,614
2008	1	78	2,892	829	1,995	13	231	5,185	1,920	6,770	10,392
TOTAL	273	637	52,729	299,195	30,851	78	826	32,559	151,969	43,393	42,141

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	87,102	525,408	42,651	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-33,558	-67,812	381	
TOTAL LOSSES	53,544	457,596	43,032	
EXPECTED LOSSES	362,472	332,098	37,616	
CREDIBILITY	.02	.03	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.266	2.275	.214	2.755
INDICATED (POST-TEST)	.231	1.975	.186	2.392
PRES. ON RATE LEVEL	1.698	1.555	.176	3.429
DERIVED BY FORMULA	1.669	1.568	.177	3.414
UNDERLYING PRES. RATE	1.802	1.651	.187	3.640
PROPOSED	1.669	1.568	.177	3.414

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	TOTAL
IND. RATES				3.48	MINIMUM PREMIUM	
MAN. RATES	3.57	3.93	3.70	+ 3.48	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	15,513	396,133	2.553				2	20	22
2005	16,180	513,907	3.176			1	2	25	28
2006	17,144	931,176	5.431			2	7	23	32
2007	17,309	587,652	3.395			1	4	13	18
2008	16,802	403,626	2.402				3	13	16
TOTAL	82,948	2,832,494	3.415			4	18	94	116

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				71,996	120,464				35,257	129,574	38,842
2005			109,873	72,958	92,912			3,930	77,389	85,976	70,869
2006			234,294	207,962	136,374			69,919	105,024	101,802	75,801
2007			112,657	147,434	70,917			35,500	86,204	91,858	43,082
2008				152,062	43,757				64,324	104,489	38,994
TOTAL			456,824	652,412	464,424			109,349	368,198	513,699	267,588

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				108,066	184,310				55,706	191,769	44,435
2005	146	1,190	184,224	100,257	137,592	68	91	24,888	103,384	124,148	79,869
2006	323	6,406	472,544	259,291	191,071	99	5,192	214,081	132,101	134,580	84,063
2007	267	7,563	365,202	149,666	94,784	500	4,111	176,061	88,135	110,241	45,925
2008	472	9,822	353,079	119,341	54,580	456	7,450	156,753	62,221	90,298	41,802
TOTAL	1,208	24,981	1,375,049	736,621	662,337	1,123	16,844	571,783	441,547	651,036	296,094

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,990,988	2,491,541	296,277			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-328,205	-691,075	1,824			
TOTAL LOSSES	1,662,783	1,800,466	298,101			
EXPECTED LOSSES	2,690,004	2,850,923	244,697			
CREDIBILITY	.04	.09	.13			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.005	2.171	.359	4.535		
INDICATED (POST-TEST)	1.740	1.884	.312	3.936		
PRES. ON RATE LEVEL	3.055	3.238	.277	6.570		
DERIVED BY FORMULA	3.002	3.116	.282	6.400		
UNDERLYING PRES. RATE	3.243	3.437	.295	6.975		
PROPOSED	3.002	3.116	.282	6.400		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	6.528
IND. RATES				6.53	MINIMUM PREMIUM	
MAN. RATES	7.09	7.08	7.09	+ 6.53	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	15,926	902,015	5.663	1		2		8	11
2005	20,232	356,415	1.761			2	1	4	7
2006	22,150	179,606	.810				1	5	6
2007	19,969	286,475	1.434				3	4	7
2008	19,797	272,971	1.378				3	7	10
TOTAL	98,074	1,997,482	2.037	1		4	8	28	41

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	250,663		438,496		35,203			119,972		22,889	34,792
2005			201,626	15,062	14,085			52,645	15,932	24,584	32,481
2006				60,000	43,143				416	36,183	39,864
2007				149,805	15,956				87,214	6,284	27,216
2008				117,307	66,211				39,709	26,231	23,513
TOTAL	250,663		640,122	342,174	174,598			172,617	143,271	116,171	157,866

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	361,957		690,193		53,861			288,652		33,876	39,802
2005	30	1,988	312,080	22,346	21,577	13	1,004	124,791	22,500	35,550	36,606
2006	90	520	35,765	73,227	59,344		85	3,313	2,723	45,590	44,209
2007	238	3,345	178,865	136,930	28,495	399	2,268	82,830	75,512	14,257	29,012
2008	391	8,715	315,958	104,549	72,204	232	3,583	73,265	29,705	25,055	25,206
TOTAL	362,706	14,568	1,532,861	337,052	235,481	644	6,940	572,851	130,440	154,328	174,835

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,490,570	857,301	174,931	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-193,266	-312,078	1,398	
TOTAL LOSSES	2,297,304	545,223	176,329	
EXPECTED LOSSES	1,585,856	1,285,752	187,322	
CREDIBILITY	.05	.10	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.342	.556	.180	3.078
INDICATED (POST-TEST)	2.033	.483	.156	2.672
PRES. ON RATE LEVEL	1.523	1.235	.180	2.938
DERIVED BY FORMULA	1.549	1.160	.176	2.885
UNDERLYING PRES. RATE	1.617	1.311	.191	3.119
PROPOSED	1.549	1.160	.176	2.885

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE
IND. RATES				2.94	MINIMUM PREMIUM
MAN. RATES	2.52	2.95	3.17	+ 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
2004	121,582	839,514	.690			1	4	14	19
2005	127,787	846,934	.662			2	2	23	27
2006	131,530	1,342,796	1.020			1	3	26	30
2007	137,544	1,170,838	.851			2	8	18	28
2008	141,446	1,321,345	.934				2	24	26
TOTAL	659,889	5,521,427	.837			6	19	105	130

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			139,916	30,247	279,910			48,540	64,819	204,964	71,118
2005			315,480	41,072	95,909			60,256	74,997	170,420	88,800
2006			114,133	112,130	134,004			63,397	69,404	752,881	96,847
2007			387,012	199,689	124,204			52,546	141,862	184,762	80,763
2008				62,014	227,061				458,621	475,069	98,580
TOTAL			956,541	445,152	861,088			224,739	809,703	1,788,096	436,108

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			220,228	45,401	428,261			116,787	102,414	303,349	81,359
2005	82	3,193	494,563	59,966	142,294	66	1,184	156,691	103,321	244,474	100,078
2006	176	3,359	245,929	143,636	183,070	85	5,919	239,001	130,760	952,570	107,403
2007	418	17,894	847,803	220,324	166,465	822	6,704	285,311	148,338	218,652	86,093
2008	342	11,316	425,008	129,163	216,292	2,909	45,880	951,933	382,269	427,424	105,678
TOTAL	1,018	35,762	2,233,531	598,490	1,136,382	3,882	59,687	1,749,723	867,102	2,146,469	480,611

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,083,603	4,748,443	481,086	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-303,495	-686,309	3,116	
TOTAL LOSSES	3,780,108	4,062,134	484,202	
EXPECTED LOSSES	2,514,176	2,857,320	409,132	
CREDIBILITY	.16	.35	.53	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.573	.616	.073	1.262
INDICATED (POST-TEST)	.497	.535	.063	1.095
PRES. ON RATE LEVEL	.359	.408	.058	.825
DERIVED BY FORMULA	.381	.452	.061	.894
UNDERLYING PRES. RATE	.381	.433	.062	.876
PROPOSED	.381	.452	.061	.894

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE
IND. RATES				.91	MINIMUM PREMIUM
MAN. RATES	.79	.83	.89	+ .91	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	94,789	2,923,872	3.084			11	3	49	63
2005	102,094	1,741,438	1.705			5	4	47	56
2006	104,374	3,876,236	3.713			8	9	44	62
2007	109,480	2,250,538	2.055			3	7	58	68
2008	105,306	3,601,143	3.419			7	9	36	52
TOTAL	516,043	14,393,227	2.789			34	32	234	301

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,618,089	26,184	170,545			473,410	34,414	379,892	221,338
2005			592,733	132,242	153,297			248,215	91,392	312,163	211,396
2006	455,659		1,094,629	469,699	346,474			527,255	305,606	455,208	221,706
2007			501,722	289,813	314,360			227,696	119,376	547,316	250,255
2008			1,315,323	515,060	275,437			820,545	245,411	271,538	157,829
TOTAL	455,659		5,122,496	1,432,998	1,260,113			2,297,121	796,199	1,966,117	1,062,524

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			2,546,872	39,303	260,932			1,139,022	54,374	562,243	253,211
2005	265	5,991	936,501	185,254	228,654	82	4,774	596,743	131,852	447,263	238,243
2006	671,968	25,688	1,905,601	603,473	489,297	296	31,880	1,336,128	412,655	595,768	245,872
2007	633	25,943	1,206,056	337,064	396,060	1,226	15,048	715,015	188,676	624,422	266,772
2008	2,158	84,975	2,907,812	561,310	347,780	5,744	85,402	1,559,849	290,655	265,764	169,193
TOTAL	675,024	142,597	9,502,842	1,726,404	1,722,723	7,348	137,104	5,346,757	1,078,212	2,495,460	1,173,291

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,811,672	7,022,799	1,173,291	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,212,976	-1,198,045	7,532	
TOTAL LOSSES	14,598,696	5,824,754	1,180,823	
EXPECTED LOSSES	9,933,829	4,948,853	1,006,284	
CREDIBILITY	.14	.30	.45	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.829	1.129	.229	4.187
INDICATED (POST-TEST)	2.456	.980	.199	3.635
PRES. ON RATE LEVEL	1.813	.903	.184	2.900
DERIVED BY FORMULA	1.903	.926	.191	3.020
UNDERLYING PRES. RATE	1.925	.959	.195	3.079
PROPOSED	1.903	.926	.191	3.020

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	TOTAL
IND. RATES				3.08	MINIMUM PREMIUM	
MAN. RATES	3.03	3.05	3.13	+ 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
2004	73,736	1,620,136	2.197			4	4	26	34
2005	87,946	1,138,112	1.294			2	6	32	40
2006	101,226	1,903,215	1.880			3	3	30	36
2007	99,833	1,623,869	1.626			3	3	21	27
2008	95,109	1,637,606	1.721			2	5	34	41
TOTAL	457,850	7,922,938	1.730			14	21	143	178

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			575,550	182,677	207,043			174,956	34,914	221,741	223,255
2005			283,555	155,534	116,565			124,196	86,214	264,447	107,601
2006			468,303	117,997	206,545			339,950	157,821	401,320	211,279
2007			386,610	186,523	109,087			392,512	169,578	223,429	156,130
2008			373,248	102,048	305,280			65,800	117,046	506,465	167,719
TOTAL			2,087,266	744,779	944,520			1,097,414	565,573	1,617,402	865,984

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			905,915	274,199	316,778			420,944	55,164	328,177	255,404
2005	313	2,946	464,446	212,302	173,996	74	2,417	308,669	121,456	378,777	121,266
2006	195	10,646	790,097	165,172	283,762	159	20,736	869,101	227,730	517,955	234,308
2007	394	17,304	820,855	205,996	147,950	1,761	20,878	1,017,570	210,111	272,090	166,435
2008	651	30,560	1,074,407	219,002	306,137	1,706	28,916	599,378	194,604	420,670	179,795
TOTAL	1,553	61,456	4,055,720	1,076,671	1,228,623	3,700	72,947	3,215,662	809,065	1,917,669	957,208

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,411,038	5,032,028	957,513			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-729,320	-934,743	5,848			
TOTAL LOSSES	6,681,718	4,097,285	963,361			
EXPECTED LOSSES	5,988,679	3,873,411	769,187			
CREDIBILITY	.13	.28	.42			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.459	.895	.210	2.564		
INDICATED (POST-TEST)	1.266	.777	.182	2.225		
PRES. ON RATE LEVEL	1.232	.797	.158	2.187		
DERIVED BY FORMULA	1.236	.791	.168	2.195		
UNDERLYING PRES. RATE	1.308	.846	.168	2.322		
PROPOSED	1.236	.791	.168	2.195		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	2.238
IND. RATES				2.24	MINIMUM PREMIUM	
MAN. RATES	2.41	2.40	2.36	+ 2.24	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	111,746	428,732	.383			1	1	10	12	
2005	113,111	457,397	.404			1	2	14	17	
2006	119,858	917,637	.765			3	2	11	16	
2007	127,868	227,911	.178				1	13	14	
2008	139,939	1,590,162	1.136			2	3	12	17	
TOTAL	612,522	3,621,839	.591			7	9	60	76	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
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			408,257	45,965	104,255			170,237	26,541	87,607	74,775
2007				26,502	55,112					90,827	55,470
2008			358,408	105,305	52,925			635,955	155,700	197,330	84,539
TOTAL			1,037,365	235,212	324,661			860,065	221,871	541,630	401,035

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			239,945	40,650	83,290			47,422	55,735	97,967	84,188
2005	60	1,224	188,770	42,885	85,766	4	670	82,315	8,665	142,068	126,968
2006	83	8,701	649,449	72,140	144,830	30	9,479	401,104	46,206	113,863	82,925
2007	54	1,314	56,039	32,298	65,804	20	491	21,263	10,526	101,059	59,131
2008	443	18,239	621,895	115,698	68,894	3,990	59,426	1,083,563	196,308	190,455	90,626
TOTAL	640	29,478	1,756,098	303,671	448,584	4,044	70,066	1,635,667	317,440	645,412	443,838

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,495,993	1,715,107	445,985			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-271,231	-324,406	3,067			
TOTAL LOSSES	3,224,762	1,390,701	449,052			
EXPECTED LOSSES	2,278,582	1,365,925	392,014			
CREDIBILITY	.15	.34	.51			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.526	.227	.073	.826		
INDICATED (POST-TEST)	.457	.197	.063	.717		
PRES. ON RATE LEVEL	.351	.210	.060	.621		
DERIVED BY FORMULA	.367	.206	.062	.635		
UNDERLYING PRES. RATE	.372	.223	.064	.659		
PROPOSED	.367	.206	.062	.635		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	.647
IND. RATES				.65	MINIMUM PREMIUM	
MAN. RATES	.72	.71	.67	+ .65	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	803,704	2,924,757	.363			5	16	63	84	
2005	796,227	4,858,726	.610		1	7	24	98	130	
2006	807,816	2,135,684	.264			3	12	20	35	
2007	872,664	5,189,295	.594			3	32	63	98	
2008	820,893	1,525,842	.185			1	10	46	57	
TOTAL	4,101,304	16,634,304	.406		1	19	94	290	404	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			829,405	718,397	280,927			239,366	238,263	313,405	304,994
2005		100,060	1,114,451	1,198,010	257,594		180,000	550,887	559,352	396,326	502,046
2006			713,271	551,153	62,087			192,074	405,962	51,004	160,133
2007			372,784	1,706,575	399,674			462,029	944,979	873,797	429,457
2008			119,000	473,673	164,820			9,500	147,347	337,244	274,258
TOTAL		100,060	3,148,911	4,647,808	1,165,102		180,000	1,453,856	2,295,903	1,971,776	1,670,888

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,305,483	1,078,312	429,818			575,915	376,454	463,836	348,913
2005	2,410	200,741	1,916,094	1,610,703	397,695	491	376,496	1,399,358	757,516	578,986	565,806
2006	839	16,564	1,230,404	667,030	109,625	370	14,042	575,906	483,589	87,630	177,587
2007	2,830	52,690	2,679,951	1,614,623	586,189	5,622	47,234	2,050,813	957,928	1,061,322	457,801
2008	1,532	36,142	1,286,958	393,162	200,812	1,227	20,633	436,524	166,150	285,763	294,005
TOTAL	7,611	306,137	8,418,890	5,363,830	1,724,139	7,710	458,405	5,038,516	2,741,637	2,477,537	1,844,112

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,627,006	12,761,022	1,871,236			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,442,506	-2,608,631	12,467			
TOTAL LOSSES	13,184,500	10,152,391	1,883,703			
EXPECTED LOSSES	11,770,742	10,745,417	1,681,535			
CREDIBILITY	.55	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.321	.248	.046	.615		
INDICATED (POST-TEST)	.279	.215	.040	.534		
PRES. ON RATE LEVEL	.270	.247	.039	.556		
DERIVED BY FORMULA	.275	.215	.040	.530		
UNDERLYING PRES. RATE	.287	.262	.041	.590		
PROPOSED	.277	.217	.040	.534		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	.544
IND. RATES				.54	MINIMUM PREMIUM	
MAN. RATES	.53	.57	.60	+ .54	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	81,845	380,668	.465			1		1	6	8
2005	86,922	720,736	.829		1	1			4	6
2006	91,015	219,813	.241						8	8
2007	97,718	213,460	.218						9	9
2008	101,674	302,903	.297					1	12	13
TOTAL	459,174	1,837,580	.400		1	2		2	39	44

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			184,864	51,595	10,091			35,649	27,253	14,770	56,446
2005		349,831	133,258		9,886		53,340	56,639		8,741	109,041
2006					68,982					101,338	49,493
2007					39,961					63,311	110,188
2008				65,164	64,036				7,022	127,365	39,316
TOTAL		349,831	318,122	116,759	192,956		53,340	92,288	34,275	315,525	364,484

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			290,976	77,444	15,439			85,771	43,060	21,860	64,574
2005		662,487	235,865	5,106	14,977		109,522	137,182	2,745	12,653	122,889
2006	3	173	10,720	4,755	91,479			8,720	6,272	127,620	54,888
2007	10	543	18,641	6,169	46,433	12		14,824	7,335	70,442	117,460
2008	232	5,788	212,132	68,558	65,389	200	3,894	88,342	33,153	102,842	42,147
TOTAL	245	668,991	768,334	162,032	233,717	212	113,997	334,839	92,565	335,417	401,958

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,887,831	824,888	402,037	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-198,519	-213,806	1,955	
TOTAL LOSSES	1,689,312	611,082	403,992	
EXPECTED LOSSES	1,653,026	895,389	252,546	
CREDIBILITY	.13	.28	.42	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.368	.133	.088	.589
INDICATED (POST-TEST)	.319	.115	.076	.510
PRES. ON RATE LEVEL	.339	.184	.052	.575
DERIVED BY FORMULA	.336	.165	.062	.563
UNDERLYING PRES. RATE	.360	.195	.055	.610
PROPOSED	.336	.165	.062	.563

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE
IND. RATES				.57	MINIMUM PREMIUM
MAN. RATES	.61	.61	.62	+ .57	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	576,100	5,003,057	.868			9	22	132	163	
2005	623,573	6,372,382	1.021			13	20	143	176	
2006	685,687	8,435,851	1.230			10	26	161	197	
2007	728,753	6,323,685	.867			4	36	152	192	
2008	777,655	6,181,058	.794			1	31	184	216	
TOTAL	3,391,768	32,316,033	.953			37	135	772	944	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,126,076	858,718	553,625			668,446	489,500	634,435	672,257
2005			1,782,105	1,009,312	472,392			853,885	466,592	1,062,035	726,061
2006			1,687,448	1,318,456	1,129,976			1,025,298	1,025,759	1,418,509	830,405
2007			543,830	1,459,568	855,198			441,189	912,927	1,296,581	814,392
2008			243,233	1,279,630	1,246,737			67,521	633,842	1,684,174	1,025,921
TOTAL			5,382,692	5,925,684	4,257,928			3,056,339	3,528,620	6,095,734	4,069,036

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,754,789	1,288,936	847,051			1,573,948	773,410	938,969	769,062
2005	2,031	18,274	2,911,498	1,370,476	712,494	413	16,449	2,078,890	652,636	1,525,323	818,271
2006	2,051	44,352	3,261,115	1,666,235	1,565,122	981	63,251	2,622,765	1,329,525	1,851,450	920,919
2007	2,583	59,087	2,857,989	1,472,908	1,103,196	5,508	47,893	2,076,516	977,410	1,529,367	868,142
2008	4,676	122,671	4,455,439	1,363,603	1,282,926	5,812	97,843	2,069,732	771,649	1,417,515	1,099,787
TOTAL	11,341	244,384	15,240,830	7,162,158	5,510,789	12,714	225,436	10,421,851	4,504,630	7,262,624	4,476,181

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	26,156,556	24,440,201	4,478,024	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,118,727	-3,750,228	27,249	
TOTAL LOSSES	24,037,829	20,689,973	4,505,273	
EXPECTED LOSSES	17,772,865	15,805,638	3,459,603	
CREDIBILITY	.48	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.709	.610	.133	1.452
INDICATED (POST-TEST)	.615	.529	.115	1.259
PRES. ON RATE LEVEL	.494	.439	.096	1.029
DERIVED BY FORMULA	.552	.529	.115	1.196
UNDERLYING PRES. RATE	.524	.466	.102	1.092
PROPOSED	.552	.529	.115	1.196

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	1.219
IND. RATES				1.22	MINIMUM PREMIUM	
MAN. RATES	.89	1.03	1.11	+ 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	
2004	53,125	190,244	.358					1	9	10
2005	56,494	485,353	.859			1			6	7
2006	64,711	226,521	.350					1	9	10
2007	67,570	250,840	.371						10	10
2008	70,138	918,056	1.308					1	20	21
TOTAL	312,038	2,071,014	.664			1		3	54	58

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				51,161	31,746				202	25,645	81,490
2005			143,116		96,627			57,222		116,571	71,817
2006				759	56,819				34,904	64,347	69,692
2007					102,981					80,421	67,438
2008				15,406	303,026				14,198	447,777	137,649
TOTAL			143,116	67,326	591,199			57,222	49,304	734,761	428,086

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				76,793	48,571				319	37,955	93,225
2005		1,495	223,993	3,682	142,182		1,117	135,183	3,815	166,100	80,938
2006	4	152	9,194	4,799	75,378	32	571	21,740	44,425	82,865	77,288
2007	29	1,423	48,045	15,893	119,675	14	438	18,832	9,321	89,474	71,889
2008	259	11,425	436,874	126,973	282,446	634	12,926	295,460	110,302	360,529	147,560
TOTAL	292	14,495	718,106	228,140	668,252	680	15,052	471,215	168,182	736,923	470,900

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,219,840	1,801,497	470,900	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-187,157	-244,410	2,783	
TOTAL LOSSES	1,032,683	1,557,087	473,683	
EXPECTED LOSSES	1,563,310	1,026,604	355,724	
CREDIBILITY	.10	.21	.32	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.331	.499	.152	.982
INDICATED (POST-TEST)	.287	.433	.132	.852
PRES. ON RATE LEVEL	.472	.310	.107	.889
DERIVED BY FORMULA	.454	.336	.115	.905
UNDERLYING PRES. RATE	.501	.329	.114	.944
PROPOSED	.446	.330	.113	.889

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	TOTAL
IND. RATES				.91	MINIMUM PREMIUM	
MAN. RATES	.90	.93	.96	+ .91	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	368,984	2,750,294	.745			4	41	19	64
2005	384,711	1,881,010	.488			1	34	27	62
2006	388,882	2,887,639	.742			7	35	15	57
2007	481,171	2,777,577	.577			3	38	24	65
2008	502,281	2,288,514	.455					88	88
TOTAL	2,126,029	12,585,034	.592			15	148	173	336

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			659,923	621,814	25,198			196,518	763,643	54,708	428,490
2005			146,433	360,932	53,205			79,765	688,275	58,096	494,304
2006			1,003,185	359,049	51,356			467,009	483,444	36,810	486,786
2007			376,571	609,488	66,595			222,632	744,991	106,804	650,496
2008					672,890					962,504	653,120
TOTAL			2,186,112	1,951,283	869,244			965,924	2,680,353	1,218,922	2,713,196

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,038,719	933,340	38,556			472,823	1,206,557	80,967	490,193
2005	722	1,627	283,217	482,514	83,360	609	1,521	304,683	904,386	98,882	557,081
2006	559	22,529	1,683,195	451,330	92,995	458	30,514	1,273,376	589,933	77,543	539,846
2007	1,027	25,294	1,274,720	578,678	126,491	3,943	28,468	1,184,874	673,571	186,312	693,429
2008	467	23,559	903,894	258,871	624,069	1,232	25,543	591,173	218,814	771,872	700,145
TOTAL	2,775	73,009	5,183,745	2,704,733	965,471	6,242	86,046	3,826,929	3,593,261	1,215,576	2,980,694

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,195,899	8,502,535	3,010,472			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-952,361	-1,418,463	18,368			
TOTAL LOSSES	8,243,538	7,084,072	3,028,840			
EXPECTED LOSSES	7,993,869	6,016,662	2,296,112			
CREDIBILITY	.35	.77	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.388	.333	.142	.863		
INDICATED (POST-TEST)	.337	.289	.123	.749		
PRES. ON RATE LEVEL	.354	.267	.102	.723		
DERIVED BY FORMULA	.348	.284	.123	.755		
UNDERLYING PRES. RATE	.376	.283	.108	.767		
PROPOSED	.345	.282	.122	.749		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	.763
IND. RATES				.76	MINIMUM PREMIUM	
MAN. RATES	.70	.72	.78	+ .76	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	109,499	640,051	.584				2	27	29
2005	127,007	1,561,899	1.229			2	4	31	37
2006	131,792	2,019,922	1.532			4	3	32	39
2007	127,972	1,300,418	1.016			2		30	32
2008	108,531	552,590	.509					19	19
TOTAL	604,801	6,074,880	1.004			8	9	139	156

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				49,292	96,491				16,749	321,175	156,344
2005			290,705	164,595	141,396			273,579	142,620	269,132	279,872
2006			612,416	235,064	274,522			261,991	126,748	203,188	305,993
2007			285,203		233,775			158,716		404,177	218,547
2008					110,431					215,752	226,407
TOTAL			1,188,324	448,951	856,615			694,286	286,117	1,413,424	1,187,163

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				73,987	147,631				26,464	475,339	178,858
2005	331	3,052	478,000	225,001	210,552	125	5,260	662,858	198,488	387,315	315,416
2006	375	14,480	1,073,034	310,877	379,813	132	15,792	663,031	174,864	265,827	339,346
2007	121	12,071	522,745	52,240	278,189	482	8,484	426,088	62,785	453,544	232,971
2008	75	3,860	148,343	42,483	102,418	266	5,742	132,513	49,049	173,025	242,708
TOTAL	902	33,463	2,222,122	704,588	1,118,603	1,005	35,278	1,884,490	511,650	1,755,050	1,309,299

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,177,260	4,089,891	1,310,352	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-456,286	-699,990	6,782	
TOTAL LOSSES	3,720,974	3,389,901	1,317,134	
EXPECTED LOSSES	3,652,998	2,836,516	949,537	
CREDIBILITY	.15	.33	.50	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.615	.560	.218	1.393
INDICATED (POST-TEST)	.534	.486	.189	1.209
PRES. ON RATE LEVEL	.569	.442	.148	1.159
DERIVED BY FORMULA	.564	.457	.169	1.190
UNDERLYING PRES. RATE	.604	.469	.157	1.230
PROPOSED	.564	.457	.169	1.190

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	1.213
IND. RATES				1.21	MINIMUM PREMIUM	
MAN. RATES	1.14	1.19	1.25	+ 1.21	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	36,901	195,359	.529				1	6	7	
2005	28,285	146,614	.518				1	3	4	
2006	44,081	112,066	.254				1	2	3	
2007	46,676	497,643	1.066				2	11	13	
2008	29,200	64,324	.220					4	4	
TOTAL	185,143	1,016,006	.549				5	26	31	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				6,533	38,144				21	136,559	14,102
2005				59,885	27,734				16,932	16,990	25,073
2006				54,756	2,326				20,000	11,977	23,007
2007				106,808	108,999				145,155	105,097	31,584
2008					10,310					39,898	14,116
TOTAL				227,982	187,513				182,108	310,521	107,882

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				9,806	58,361				33	202,107	16,133
2005	121	54	10,652	80,261	41,462	15	2	3,412	22,560	24,567	28,257
2006	82	376	26,879	64,274	5,026	19	272	10,308	23,913	16,130	25,515
2007	197	3,726	173,074	112,686	133,751	685	4,287	160,020	136,647	129,027	33,669
2008	8	359	13,847	3,968	9,563	48	1,055	24,505	9,069	31,996	15,132
TOTAL	408	4,515	224,452	270,995	248,163	767	5,616	198,245	192,222	403,827	118,706

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	434,003	1,115,207	118,947	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-80,348	-167,492	493	
TOTAL LOSSES	353,655	947,715	119,440	
EXPECTED LOSSES	625,783	670,218	70,354	
CREDIBILITY	.07	.15	.23	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.191	.512	.065	.768
INDICATED (POST-TEST)	.166	.444	.056	.666
PRES. ON RATE LEVEL	.318	.341	.036	.695
DERIVED BY FORMULA	.307	.356	.041	.704
UNDERLYING PRES. RATE	.338	.362	.038	.738
PROPOSED	.303	.351	.041	.695

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE
IND. RATES				.71	MINIMUM PREMIUM
MAN. RATES	.65	.73	.75	+ .71	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	139,036	2,612,575	1.879		2	4	8	54	68	
2005	146,095	1,639,297	1.122			2	10	45	57	
2006	149,875	1,686,347	1.125			1	6	42	49	
2007	156,406	1,642,074	1.049			1	9	56	66	
2008	159,986	2,192,953	1.370			2	6	59	67	
TOTAL	751,398	9,773,246	1.301		2	10	39	256	307	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		285,415	729,015	328,119	365,347		50,646	238,318	191,363	272,771	151,581
2005			215,913	409,139	87,754			81,378	417,151	261,956	166,006
2006			217,688	317,662	242,373			122,160	230,423	352,922	203,119
2007			121,210	257,135	371,590			60,432	192,569	454,630	184,508
2008			374,263	286,520	473,674			127,271	205,178	557,599	168,448
TOTAL		285,415	1,658,089	1,598,575	1,540,738		50,646	629,559	1,236,684	1,899,878	873,662

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		675,863	1,147,470	492,507	558,981		127,881	573,393	302,353	403,701	173,409
2005	823	2,363	398,872	548,099	134,902	368	1,596	267,225	553,952	382,723	187,089
2006	486	7,105	517,295	394,573	335,326	216	10,040	410,860	296,011	458,038	225,259
2007	524	14,237	643,397	295,023	451,662	1,118	9,771	412,270	223,897	523,330	196,686
2008	1,308	46,563	1,658,886	408,239	479,321	2,654	43,137	869,587	267,782	473,105	180,576
TOTAL	3,141	746,131	4,365,920	2,138,441	1,960,192	4,356	192,425	2,533,335	1,643,995	2,240,897	963,019

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,845,308	7,983,525	965,203	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,068,963	-1,295,530	6,447	
TOTAL LOSSES	6,776,345	6,687,995	971,650	
EXPECTED LOSSES	8,843,955	5,387,524	849,080	
CREDIBILITY	.18	.39	.58	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.902	.890	.129	1.921
INDICATED (POST-TEST)	.783	.773	.112	1.668
PRES. ON RATE LEVEL	1.109	.675	.107	1.891
DERIVED BY FORMULA	1.050	.713	.110	1.873
UNDERLYING PRES. RATE	1.177	.717	.113	2.007
PROPOSED	1.050	.713	.110	1.873

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	1.910
IND. RATES				1.91	MINIMUM PREMIUM	
MAN. RATES	2.14	2.06	2.04	+ 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	
2004	973,316	11,686,864	1.200	1		8	68	436	513	
2005	1,031,609	12,857,149	1.246			16	49	415	480	
2006	1,047,444	12,510,045	1.194	2		9	60	434	505	
2007	1,101,272	12,929,339	1.174	2		6	60	388	456	
2008	1,160,054	13,033,462	1.123	1		3	41	423	468	
TOTAL	5,313,695	63,016,859	1.186	6		42	278	2096	2422	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	3,000		1,226,482	2,232,014	1,732,996			539,465	1,716,844	2,460,995	1,775,068
2005			2,357,599	1,858,723	1,764,346			822,765	1,723,964	2,391,045	1,938,707
2006	233,179		1,330,183	2,548,522	1,926,743	33,417		407,484	1,496,068	2,492,619	2,041,830
2007	273,139		953,540	2,104,528	2,418,098	33,524		419,876	1,531,582	2,907,909	2,287,143
2008	25,113		420,863	1,607,438	2,224,397	12,430		187,940	3,237,469	3,132,896	2,184,916
TOTAL	534,431		6,288,667	10,351,225	10,066,580	79,371		2,377,530	9,705,927	13,385,464	10,227,664

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	4,332		1,930,482	3,350,254	2,651,487			1,297,954	2,712,614	3,642,271	2,030,678
2005	3,743	25,558	3,987,650	2,535,633	2,620,077	1,521	16,095	2,262,559	2,328,926	3,445,492	2,184,923
2006	347,384	48,499	3,524,340	3,153,070	2,661,683	82,153	45,250	1,821,194	1,911,634	3,222,431	2,264,389
2007	410,861	106,466	4,905,052	2,315,696	2,971,306	68,100	71,355	2,974,483	1,691,931	3,373,069	2,438,094
2008	40,432	178,331	6,514,197	1,937,587	2,220,982	33,062	219,031	4,568,622	1,695,783	2,681,985	2,342,230
TOTAL	806,752	358,854	20,861,721	13,292,240	13,125,535	184,836	351,731	12,924,812	10,340,888	16,365,248	11,260,314

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	36,114,746	53,561,981	11,315,891	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,427,420	-9,187,324	68,863	
TOTAL LOSSES	31,687,326	44,374,657	11,384,754	
EXPECTED LOSSES	36,823,906	38,364,879	8,980,144	
CREDIBILITY	.65	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.596	.835	.214	1.645
INDICATED (POST-TEST)	.517	.725	.186	1.428
PRES. ON RATE LEVEL	.653	.680	.159	1.492
DERIVED BY FORMULA	.565	.725	.186	1.476
UNDERLYING PRES. RATE	.693	.722	.169	1.584
PROPOSED	.565	.725	.186	1.476

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	1.505
IND. RATES				1.51	MINIMUM PREMIUM	
MAN. RATES	1.62	1.68	1.61	+ 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
2004	465,508	10,561,606	2.268			20	37	197	254
2005	504,295	8,656,091	1.716	1		18	25	153	197
2006	495,688	11,529,599	2.325	1		19	42	185	247
2007	546,304	10,770,330	1.971			12	49	216	277
2008	528,039	6,420,619	1.215				29	183	212
TOTAL	2,539,834	47,938,245	1.887	2		69	182	934	1187

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			3,063,640	1,558,147	1,002,517			1,388,944	919,054	1,384,448	1,244,856
2005	112,588		2,478,718	1,155,823	836,353	57,054		1,024,189	602,072	1,269,829	1,119,465
2006	117,700		2,760,891	2,061,364	940,372	93		1,292,901	1,449,044	1,601,190	1,306,044
2007			1,603,480	2,471,748	1,145,924			712,856	1,476,355	1,652,364	1,707,603
2008				1,076,633	1,166,833				668,916	2,279,261	1,228,976
TOTAL	230,288		9,906,729	8,323,715	5,091,999	57,147		4,418,890	5,115,441	8,187,092	6,606,944

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			4,801,194	2,338,780	1,533,850			3,297,638	1,452,106	2,048,982	1,424,115
2005	194,947	25,520	4,019,505	1,580,649	1,250,573	117,121	19,727	2,500,759	838,262	1,824,802	1,261,637
2006	176,557	70,062	5,183,953	2,552,106	1,352,916	1,597	85,800	3,556,799	1,850,277	2,107,733	1,448,403
2007	4,447	117,115	5,688,842	2,486,346	1,532,533	8,795	75,023	3,252,739	1,529,070	1,978,776	1,820,305
2008	3,934	99,460	3,651,035	1,174,691	1,181,267	6,228	109,016	2,362,695	918,230	1,895,550	1,317,462
TOTAL	379,885	312,157	23,344,529	10,132,572	6,851,139	133,741	289,566	14,970,630	6,587,945	9,855,843	7,271,922

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	39,462,915	33,547,641	7,313,230	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,795,708	-6,251,744	44,653	
TOTAL LOSSES	35,667,207	27,295,897	7,357,883	
EXPECTED LOSSES	31,138,365	25,906,308	5,917,813	
CREDIBILITY	.40	.87	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.404	1.075	.290	2.769
INDICATED (POST-TEST)	1.219	.933	.252	2.404
PRES. ON RATE LEVEL	1.155	.961	.219	2.335
DERIVED BY FORMULA	1.181	.937	.252	2.370
UNDERLYING PRES. RATE	1.226	1.020	.233	2.479
PROPOSED	1.181	.937	.252	2.370

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	TOTAL
IND. RATES				2.42	MINIMUM PREMIUM	
MAN. RATES	1.84	2.28	2.52	+ 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
2004	132,570	1,600,920	1.207			2	9	42	53
2005	137,822	1,933,738	1.403		1	4	4	34	43
2006	142,277	1,380,078	.969			2	3	34	39
2007	150,453	1,453,723	.966			2	6	35	43
2008	158,121	1,207,774	.763				2	47	49
TOTAL	721,243	7,576,233	1.050		1	10	24	192	227

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			242,567	332,926	276,452			95,602	136,557	352,471	164,345
2005		182,917	665,107	173,848	229,692		20,000	207,928	121,044	131,511	201,691
2006			254,827	59,614	292,527			79,318	62,527	435,660	195,605
2007			262,895	317,614	209,194			41,981	140,163	289,840	192,036
2008				57,210	393,952				46,688	493,749	216,175
TOTAL		182,917	1,425,396	941,212	1,401,817		20,000	424,829	506,979	1,703,231	969,852

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			381,801	499,723	422,971			230,018	215,761	521,658	188,011
2005	348	352,504	1,073,845	244,932	341,472	106	44,633	506,315	166,286	190,734	227,306
2006	106	6,212	455,700	96,901	393,139	63	5,934	244,155	104,088	552,924	216,926
2007	600	17,668	842,358	332,264	270,218	802	6,826	286,276	157,988	335,196	204,710
2008	442	16,881	639,908	190,136	370,627	847	16,517	370,466	140,183	400,677	231,740
TOTAL	1,496	393,265	3,393,612	1,363,956	1,798,427	1,818	73,910	1,637,230	784,306	2,001,189	1,068,693

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,501,331	5,947,878	1,069,811	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-572,805	-1,056,105	6,874	
TOTAL LOSSES	4,928,526	4,891,773	1,076,685	
EXPECTED LOSSES	4,767,416	4,414,007	894,341	
CREDIBILITY	.17	.38	.56	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.683	.678	.149	1.510
INDICATED (POST-TEST)	.593	.589	.129	1.311
PRES. ON RATE LEVEL	.623	.576	.117	1.316
DERIVED BY FORMULA	.618	.581	.124	1.323
UNDERLYING PRES. RATE	.661	.612	.124	1.397
PROPOSED	.615	.578	.123	1.316

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	TOTAL
IND. RATES				1.34	MINIMUM PREMIUM	
MAN. RATES	1.49	1.45	1.42	+ 1.34	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	399	16	.040							
2005	411	1,167	2.839							
2006	417	5,090	12.206					1		1
2007	395	51	.129							
2008	389									
TOTAL	2,011	6,324	3.145					1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											16
2005											1,167
2006					101					1,208	3,781
2007											51
TOTAL					101					1,208	5,015

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											18
2005											1,315
2006			15	7	134		3	105	74	1,522	4,193
2007											54
TOTAL			15	7	134		3	105	74	1,522	5,580

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	123	1,737	5,580	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-473	-7,471	200	
TOTAL LOSSES			5,780	
EXPECTED LOSSES	3,863	30,579	27,483	
CREDIBILITY	.00	.02	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	2.874	2.874
INDICATED (POST-TEST)	.000	.000	2.495	2.495
PRES. ON RATE LEVEL	1.810	14.324	12.873	29.007
DERIVED BY FORMULA	1.810	14.038	12.147	27.995
UNDERLYING PRES. RATE	1.921	15.206	13.666	30.793
PROPOSED	1.810	14.038	12.147	27.995

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	28.554
IND. RATES				28.55	MINIMUM PREMIUM	
MAN. RATES	28.49	31.30	31.30	+ 28.55	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	6												
2005	4												
2006	5												
2007	6												
2008	4												
TOTAL	25												

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	30	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.032	.168	1.162	1.362
DERIVED BY FORMULA	.032	.168	1.162	1.362
UNDERLYING PRES. RATE	.034	.178	1.234	1.446
PROPOSED	.032	.168	1.162	1.362

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	1.389
IND. RATES				1.39	MINIMUM PREMIUM	
MAN. RATES	1.45	1.45	1.47	+ 1.39	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	205,045	1,049,091	.511			1	1	5	7	
2005	209,870	391,850	.186			1		7	8	
2006	214,549	676,264	.315			1	2	7	10	
2007	228,722	151,883	.066				5		5	
2008	242,337	301,999	.124				1	6	7	
TOTAL	1,100,523	2,571,087	.234			3	9	25	37	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			425,929	28,525	27,992			269,429	160,358	55,681	81,177
2005			236,076		28,299			40,473		45,593	41,409
2006			285,718	109,097	65,783			40,000	27,853	72,180	75,633
2007				14,292					77,664		59,927
2008				74,458	91,849				22,125	26,536	87,031
TOTAL			947,723	226,372	213,923			349,902	288,000	199,990	345,177

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			509,081	42,816	42,829			492,250	253,366	82,409	92,866
2005		2,331	363,224	2,999	42,340		778	94,575	1,862	65,031	46,668
2006	171	6,593	490,657	140,066	94,569	27	2,612	108,722	39,097	92,861	83,877
2007	22	300	16,359	12,824	954	354	1,983	72,442	66,595	6,471	63,882
2008	284	7,265	267,479	85,530	92,034	145	2,308	48,145	19,260	23,525	93,297
TOTAL	477	16,489	1,646,800	284,235	272,726	526	7,681	816,134	380,180	270,297	380,590

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,488,107	1,207,438	380,723	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-462,263	-278,907	2,201	
TOTAL LOSSES	2,025,844	928,531	382,924	
EXPECTED LOSSES	3,851,832	1,166,554	286,137	
CREDIBILITY	.23	.50	.75	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.184	.084	.035	.303
INDICATED (POST-TEST)	.160	.073	.030	.263
PRES. ON RATE LEVEL	.330	.100	.024	.454
DERIVED BY FORMULA	.291	.087	.029	.407
UNDERLYING PRES. RATE	.350	.106	.026	.482
PROPOSED	.291	.087	.029	.407

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE
IND. RATES				.42	MINIMUM PREMIUM
MAN. RATES	.52	.51	.49	+ .42	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	18,488	76,611	.414						7	7
2005	18,380	112,063	.609						3	4
2006	17,010	2,785	.016							
2007	16,945	184,081	1.086			1				1
2008	16,691	85,437	.511						4	4
TOTAL	87,514	460,977	.527			1	1		14	16

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					10,221					29,714	36,676
2005				31,332	5,954				60,883	6,338	7,556
2006											2,785
2007			138,143					26,892			19,046
2008					25,481					42,334	17,622
TOTAL			138,143	31,332	41,656			26,892	60,883	78,386	83,685

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					15,638					43,976	41,957
2005	64	16	5,164	41,794	9,148	53		10,723	79,882	10,427	8,516
2006											3,089
2007	27	4,291	200,375	7,823	3,167	66	1,066	56,160	2,701	653	20,303
2008	18	892	34,230	9,801	23,635	54	1,129	26,000	9,622	33,953	18,891
TOTAL	109	5,199	239,769	59,418	51,588	173	2,195	92,883	92,205	89,009	92,756

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	340,328	292,220	92,756	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-76,769	-119,370	605	
TOTAL LOSSES	263,559	172,850	93,361	
EXPECTED LOSSES	624,849	487,454	84,013	
CREDIBILITY	.04	.09	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.301	.198	.107	.606
INDICATED (POST-TEST)	.261	.172	.093	.526
PRES. ON RATE LEVEL	.673	.525	.090	1.288
DERIVED BY FORMULA	.657	.493	.090	1.240
UNDERLYING PRES. RATE	.714	.557	.096	1.367
PROPOSED	.657	.493	.090	1.240

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	1.264
IND. RATES				1.26	MINIMUM PREMIUM	
MAN. RATES	1.49	1.43	1.39	+ 1.26	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
2004	99,159	4,379,141	4.416			99,159			9	14	78	101
2005	102,703	4,661,812	4.539			102,703	1	1	11	6	61	80
2006	104,786	2,854,619	2.724			104,786			7	9	58	74
2007	116,740	3,355,943	2.874			116,740			4	10	60	74
2008	121,125	2,765,717	2.283			121,125	2		2	7	58	69
TOTAL	544,513	18,017,232	3.309			544,513	3	1	33	46	315	398

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,544,477	542,244	391,192			889,842	198,955	538,564	273,867
2005	1,500	235,300	2,041,065	176,041	509,841		74,778	714,790	68,600	595,207	244,690
2006			1,105,877	436,453	245,243			336,573	159,948	339,414	231,111
2007			768,932	383,507	341,424			893,584	236,737	482,671	249,088
2008	368,017		369,932	369,473	407,772	2,500		107,344	379,941	495,513	265,225
TOTAL	369,517	235,300	5,830,283	1,907,718	1,895,472	2,500	74,778	2,942,133	1,044,181	2,451,369	1,263,981

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			2,421,377	813,908	598,521			2,126,067	314,349	797,079	313,304
2005	2,917	465,024	3,167,540	268,325	757,099	61	165,415	1,645,673	119,549	851,216	275,766
2006	684	25,601	1,904,496	558,130	354,095	158	20,428	857,192	226,162	440,057	256,302
2007	823	33,680	1,579,443	435,237	437,716	2,553	31,149	1,516,909	315,846	570,495	265,528
2008	503,426	48,596	1,725,507	438,424	425,696	7,280	52,069	1,046,723	355,294	440,196	284,321
TOTAL	507,850	572,901	10,798,363	2,514,024	2,573,127	10,052	269,061	7,192,564	1,331,200	3,099,043	1,395,221

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	19,350,791	9,517,394	1,402,900			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,968,343	-2,056,285	9,204			
TOTAL LOSSES	17,382,448	7,461,109	1,412,104			
EXPECTED LOSSES	16,389,842	8,619,640	1,187,039			
CREDIBILITY	.14	.31	.47			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.192	1.370	.259	4.821		
INDICATED (POST-TEST)	2.771	1.189	.225	4.185		
PRES. ON RATE LEVEL	2.836	1.491	.205	4.532		
DERIVED BY FORMULA	2.827	1.397	.214	4.438		
UNDERLYING PRES. RATE	3.010	1.583	.218	4.811		
PROPOSED	2.827	1.397	.214	4.438		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	4.526
IND. RATES				4.53	MINIMUM PREMIUM	
MAN. RATES	4.94	4.89	4.89	+ 4.53	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	6,545	2,621,970	400,606		1	7	12	20	40
2005	7,984	3,078,384	385,569			9	9	25	43
2006	9,015	1,892,309	209,906		1	2	13	19	35
2007	10,211	2,196,469	215,108			1	20	30	51
2008	10,722	1,620,091	151,099				13	29	42
TOTAL	44,477	11,409,223	256,520		2	19	67	123	211

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		79,507	1,045,076	511,858	90,970		85,000	320,920	347,900	101,312	39,427
2005			1,277,636	471,258	90,451			766,838	277,971	64,300	129,930
2006		207,391	281,585	579,500	45,534		25,000	195,000	410,302	116,417	31,580
2007			144,929	1,098,084	126,603			75,053	531,275	173,005	47,520
2008				617,550	239,017				276,474	365,907	121,143
TOTAL		286,898	2,749,226	3,278,250	592,575		110,000	1,357,811	1,843,922	820,941	369,600

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		188,273	1,644,949	768,299	139,183		214,625	772,134	549,679	149,943	45,104
2005	948	12,748	2,036,160	641,245	143,521	246	14,580	1,817,351	381,185	100,826	146,431
2006	875	366,303	759,920	692,851	84,465	381	73,894	642,009	495,013	170,549	35,022
2007	1,764	29,168	1,525,824	1,013,402	223,378	2,633	17,508	692,835	483,157	238,581	50,656
2008	1,973	42,012	1,516,246	508,266	278,536	1,861	29,777	622,697	248,525	321,439	129,865
TOTAL	5,560	638,504	7,483,099	3,624,063	869,083	5,121	350,384	4,547,026	2,157,559	981,338	407,078

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,029,694	7,632,043	407,078	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-532,375	-991,523	1,937	
TOTAL LOSSES	12,497,319	6,640,520	409,015	
EXPECTED LOSSES	4,488,440	4,221,979	238,218	
CREDIBILITY	.14	.44	.30	
PURE PREMIUMS				
INDICATED (PRE-TEST)	280,984	149,302	9,196	439,482
INDICATED (POST-TEST)	243,894	129,594	7,982	381,470
PRES. ON RATE LEVEL	95,063	89,419	5,046	189,528
DERIVED BY FORMULA	115,899	107,096	5,927	228,922
UNDERLYING PRES. RATE	100,916	94,925	5,356	201,197
PROPOSED	115,899	107,096	5,927	228,922

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	233.500
IND. RATES				233.50	MINIMUM PREMIUM	
MAN. RATES	151.82	174.19	204.51	+233.50	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	313	1,785	5.702							
2005	317	314,634	992.536			1			1	2
2006	316	7,212	22.822							
2007	291	33,522	115.195				1			1
2008	288	78	.270							
TOTAL	1,525	357,231	234.250			1	1		1	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											1,785
2005			109,060		1,064			200,943		3,567	
2006											7,212
2007				32,000					607		915
2008											78
TOTAL			109,060	32,000	1,064			200,943	607	3,567	9,990

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											2,042
2005		1,067	167,225	1,102	1,955		3,820	463,229	4,189	5,835	
2006											7,998
2007	51	668	36,618	28,724	2,126	2	15	563	522	50	975
2008											84
TOTAL	51	1,735	203,843	29,826	4,081	2	3,835	463,792	4,711	5,885	11,099

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	673,258	44,503	11,099	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,882	-11,661	36	
TOTAL LOSSES	664,376	32,842	11,135	
EXPECTED LOSSES	72,338	47,539	4,873	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	435.656	21.536	7.302	464.494
INDICATED (POST-TEST)	378.149	18.693	6.338	403.180
PRES. ON RATE LEVEL	44.684	29.365	3.009	77.058
DERIVED BY FORMULA	48.019	29.152	3.076	80.247
UNDERLYING PRES. RATE	47.435	31.173	3.195	81.803
PROPOSED	48.019	29.152	3.076	80.247

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	81.851
IND. RATES				81.85	MINIMUM PREMIUM	
MAN. RATES	73.87	78.25	83.15	+ 81.85	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
2004	52,417	2,044,965	3.901			52,417			3	7	36	46
2005	53,482	777,906	1.454			53,482			1	4	15	20
2006	50,628	3,258,368	6.435			50,628			4	16	36	56
2007	49,359	1,095,866	2.220			49,359			1	6	14	21
2008	65,665	1,519,547	2.314			65,665				8	21	29
TOTAL	271,551	8,696,652	3.203			271,551			9	41	122	172

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			641,105	313,618	213,254			294,440	110,115	174,785	297,648
2005			124,046	173,561	66,110			23,321	217,235	66,439	107,194
2006			570,264	641,795	351,229			520,514	233,478	476,706	464,382
2007			179,209	273,925	92,196			238,050	118,778	147,448	46,260
2008				374,631	168,574				259,481	630,342	86,519
TOTAL			1,514,624	1,777,530	891,363			1,076,325	939,087	1,495,720	1,002,003

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			879,364	470,740	326,277			577,563	173,982	258,680	340,509
2005	349	1,349	220,335	233,509	99,691	192	455	93,248	286,497	99,654	120,808
2006	989	16,224	1,193,040	790,760	495,271	234	28,892	1,212,113	327,982	618,551	515,000
2007	490	12,566	616,407	270,258	129,436	1,145	13,284	642,453	142,845	179,725	49,313
2008	1,215	26,312	951,497	317,408	190,841	2,101	35,584	760,649	298,479	531,772	92,748
TOTAL	3,043	56,451	3,860,643	2,082,675	1,241,516	3,672	78,215	3,286,026	1,229,785	1,688,382	1,118,378

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,288,050	6,242,358	1,127,548	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,116,815	-1,484,681	7,754	
TOTAL LOSSES	6,171,235	4,757,677	1,135,302	
EXPECTED LOSSES	9,596,613	6,305,414	983,015	
CREDIBILITY	.09	.20	.29	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.273	1.752	.418	4.443
INDICATED (POST-TEST)	1.973	1.521	.363	3.857
PRES. ON RATE LEVEL	3.329	2.187	.341	5.857
DERIVED BY FORMULA	3.207	2.054	.347	5.608
UNDERLYING PRES. RATE	3.534	2.322	.362	6.218
PROPOSED	3.207	2.054	.347	5.608

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	5.720
IND. RATES				5.72	MINIMUM PREMIUM	
MAN. RATES	7.10	6.60	6.32	+ 5.72	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
2004	237,044	9,668,230	4.078			237,044			20	39	301	360
2005	284,531	10,983,715	3.860			284,531	3		21	35	256	315
2006	285,427	15,171,984	5.315			285,427			36	38	298	372
2007	332,478	13,448,473	4.044			332,478			32	34	270	336
2008	339,279	8,207,880	2.419			339,279			10	36	234	280
TOTAL	1,478,759	57,480,282	3.887			1,478,759	3		119	182	1359	1663

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			3,073,298	1,283,751	1,226,131			1,543,439	650,638	1,323,539	567,434
2005	231,221		4,068,762	1,410,011	1,179,595	117,827		1,122,248	822,096	1,361,676	670,279
2006			5,964,927	1,397,032	1,504,660			2,824,457	580,400	1,959,715	940,793
2007			5,225,870	1,323,691	1,640,557			1,774,540	708,858	1,973,044	801,913
2008			1,312,878	1,535,414	1,390,585			513,171	722,437	1,870,392	863,003
TOTAL	231,221		19,645,735	6,949,899	6,941,528	117,827		7,777,855	3,484,429	8,488,366	3,843,422

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			4,623,609	1,926,908	1,875,979			3,049,267	1,028,008	1,958,832	649,144
2005	398,424	40,071	6,293,493	1,940,911	1,762,418	241,500	20,082	2,585,705	1,128,913	1,960,648	755,404
2006	2,257	129,476	9,638,826	1,898,620	2,115,593	624	145,726	6,150,838	944,046	2,530,526	1,043,339
2007	3,529	212,539	9,860,181	1,737,237	2,114,121	7,935	99,217	4,829,047	1,014,697	2,297,339	854,839
2008	5,930	182,688	6,481,532	1,685,252	1,478,838	9,691	156,372	3,123,307	931,085	1,593,915	925,139
TOTAL	410,140	564,774	36,897,641	9,188,928	9,346,949	259,750	421,397	19,738,164	5,046,749	10,341,260	4,227,865

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	58,594,817	33,955,325	4,236,420			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,288,745	-6,017,566	27,044			
TOTAL LOSSES	53,306,072	27,937,759	4,263,464			
EXPECTED LOSSES	44,096,593	25,375,504	3,415,933			
CREDIBILITY	.28	.61	.91			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.605	1.889	.288	5.782		
INDICATED (POST-TEST)	3.129	1.640	.250	5.019		
PRES. ON RATE LEVEL	2.809	1.616	.218	4.643		
DERIVED BY FORMULA	2.899	1.631	.247	4.777		
UNDERLYING PRES. RATE	2.982	1.716	.231	4.929		
PROPOSED	2.899	1.631	.247	4.777		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	4.872
IND. RATES				4.87	MINIMUM PREMIUM	
MAN. RATES	4.93	4.87	5.01	+ 4.87	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	545	436,307	800,563			2			4	6
2005	539	265,368	492,333			1	1		2	4
2006	549	86,378	157,336				1		6	7
2007	555	566,692	1021,066			2	2		3	7
2008	506	209,868	414,758				3		2	5
TOTAL	2,694	1,564,613	580,777			5	7		17	29

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			325,956		8,482			63,766		27,427	10,676
2005			125,592	39,303	3,774			62,825	22,409	1,853	9,612
2006				4,370	20,120				18,964	24,813	18,111
2007			257,909	32,406	9,565			122,576	84,482	27,086	32,668
2008				105,416	4,386				48,566	15,893	35,607
TOTAL			709,457	181,495	46,327			249,167	174,421	97,072	106,674

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			513,055		12,977			153,421		40,592	12,213
2005	79	1,246	198,819	53,579	6,511	20	1,195	148,730	30,676	3,391	10,833
2006	8	76	5,243	6,499	26,833	19	287	10,942	23,509	32,238	20,085
2007	102	8,817	415,639	45,172	19,185	690	7,163	341,116	87,892	40,147	34,824
2008	306	5,897	209,905	72,752	13,774	264	3,937	79,662	32,654	17,662	38,171
TOTAL	495	16,036	1,342,661	178,002	79,280	993	12,582	733,871	174,731	134,030	116,126

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,106,638	566,043	116,126	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-42,058	-78,804	565	
TOTAL LOSSES	2,064,580	487,239	116,691	
EXPECTED LOSSES	340,247	321,376	78,436	
CREDIBILITY	.03	.08	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	766,362	180,861	43,315	990,538
INDICATED (POST-TEST)	665,202	156,987	37,597	859,786
PRES. ON RATE LEVEL	118,973	112,374	27,426	258,773
DERIVED BY FORMULA	135,360	115,943	28,850	280,153
UNDERLYING PRES. RATE	126,298	119,293	29,115	274,706
PROPOSED	135,360	115,943	28,850	280,153

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	285.756
IND. RATES				285.76	MINIMUM PREMIUM	
MAN. RATES	253.67	262.54	279.23	+285.76	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	5,029	3,286,848	653.578			11	14	12	37
2005	7,136	2,396,188	335.788			8	6	28	42
2006	7,074	3,210,699	453.873		1	5	15	16	37
2007	7,915	3,123,386	394.616			6	16	22	44
2008	9,043	3,274,422	362.094		1	3	14	34	52
TOTAL	36,197	15,291,543	422.453		2	33	65	112	212

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,443,886	810,764	88,620			425,077	375,538	82,577	60,386
2005			1,307,376	174,409	175,319			454,037	49,883	163,098	72,066
2006		141,622	834,030	915,475	71,220		70,000	306,913	587,515	104,727	179,197
2007			1,025,294	910,267	179,635			251,775	433,968	213,368	109,079
2008		707,650	388,716	716,301	376,767		300,000	185,000	292,763	177,766	129,459
TOTAL		849,272	4,999,302	3,527,216	891,561		370,000	1,622,802	1,739,667	741,536	550,187

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			2,272,677	1,216,957	135,589			1,022,735	593,351	122,213	69,082
2005	351	13,007	2,039,572	248,890	264,080	44	8,658	1,059,711	78,316	234,960	81,218
2006	1,389	266,542	1,737,303	1,101,981	137,111	550	187,006	982,673	707,900	166,518	198,729
2007	1,674	53,297	2,612,617	902,866	292,713	2,639	22,254	980,564	422,140	279,657	116,278
2008	2,524	504,864	2,486,076	672,311	431,672	3,065	344,438	913,610	251,305	180,568	138,780
TOTAL	5,938	837,710	11,148,245	4,143,005	1,261,165	6,298	562,356	4,959,293	2,053,012	983,916	604,087

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	17,519,840	8,441,098	604,087			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,435,957	-1,411,000	3,653			
TOTAL LOSSES	16,083,883	7,030,098	607,740			
EXPECTED LOSSES	12,231,582	6,043,414	444,788			
CREDIBILITY	.28	.56	.45			
PURE PREMIUMS						
INDICATED (PRE-TEST)	444.343	194.218	16.790	655.351		
INDICATED (POST-TEST)	385.690	168.581	14.574	568.845		
PRES. ON RATE LEVEL	318.318	157.275	11.575	487.168		
DERIVED BY FORMULA	337.182	163.606	12.925	513.713		
UNDERLYING PRES. RATE	337.917	166.959	12.288	517.164		
PROPOSED	337.182	163.606	12.925	513.713		
IND. RATES						
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	523.987
IND. RATES				523.99	MINIMUM PREMIUM	
MAN. RATES	440.53	478.83	525.68	+523.99	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	497,114	6,709,464	1.349			9	37	185	231
2005	467,259	8,104,545	1.734			18	30	182	230
2006	495,513	6,753,738	1.362			13	25	140	178
2007	539,372	7,919,742	1.468			8	29	164	201
2008	490,893	3,920,917	.798				11	142	153
TOTAL	2,490,151	33,408,406	1.342			48	132	813	993

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,213,034	1,159,470	954,378			579,232	742,559	1,199,669	861,122
2005			2,229,545	1,254,445	1,065,699			699,037	617,468	1,352,898	885,453
2006			1,982,389	1,235,902	556,834			900,382	524,301	890,239	663,691
2007			1,203,215	1,583,870	773,118			899,911	1,366,055	1,148,297	945,276
2008				327,934	954,612				223,492	1,574,497	840,382
TOTAL			6,628,183	5,561,621	4,304,641			3,078,562	3,473,875	6,165,600	4,195,924

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,908,103	1,740,367	1,460,193			1,388,385	1,173,247	1,775,512	985,124
2005	2,526	23,350	3,663,882	1,714,660	1,587,227	540	13,569	1,756,387	853,673	1,942,138	997,906
2006	1,904	49,231	3,651,847	1,539,584	806,324	512	55,758	2,336,321	715,608	1,159,900	736,033
2007	2,887	79,820	3,860,941	1,606,922	1,030,261	8,442	73,885	3,265,462	1,387,311	1,411,460	1,007,664
2008	1,606	51,270	1,916,994	588,324	915,503	3,111	58,001	1,288,670	491,601	1,285,258	900,890
TOTAL	8,923	203,671	15,001,767	7,189,857	5,799,508	12,605	201,213	10,035,225	4,621,440	7,574,268	4,627,617

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	25,653,959	25,628,622	4,676,147	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,040,655	-3,985,451	25,741	
TOTAL LOSSES	22,613,304	21,643,171	4,701,888	
EXPECTED LOSSES	24,727,199	16,385,194	3,486,212	
CREDIBILITY	.39	.86	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.908	.869	.189	1.966
INDICATED (POST-TEST)	.788	.754	.164	1.706
PRES. ON RATE LEVEL	.935	.620	.132	1.687
DERIVED BY FORMULA	.878	.735	.164	1.777
UNDERLYING PRES. RATE	.993	.658	.140	1.791
PROPOSED	.843	.706	.157	1.706

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	1.740
IND. RATES				1.74	MINIMUM PREMIUM	
MAN. RATES	1.96	1.89	1.82	+ 1.74	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
2004	40,127	552,098	1.375			40,127				2	24	26
2005	40,007	808,885	2.021			40,007			1	1	25	27
2006	40,048	703,613	1.756			40,048		2			22	24
2007	40,010	405,646	1.013			40,010				1	27	28
2008	41,316	782,407	1.893			41,316				4	22	26
TOTAL	201,508	3,252,649	1.614			201,508			3	8	120	131

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				67,056	160,878				1,348	142,591	180,225
2005			239,514	31,387	67,270			227,517	32,821	136,354	74,022
2006			287,591		95,862			155,031		107,197	57,932
2007				50,961	165,708				5,927	99,123	83,927
2008				163,030	120,429				199,022	169,837	130,089
TOTAL			527,105	312,434	610,147			382,548	239,118	655,102	526,195

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				100,651	246,146				2,130	211,035	206,177
2005	64	2,419	375,242	45,672	99,909	29	4,353	533,927	50,731	195,650	83,423
2006	8	5,973	445,289	14,446	130,601	3	8,402	356,417	15,763	136,956	64,247
2007	121	3,337	135,615	71,313	195,949	44	691	28,726	16,572	110,779	89,466
2008	554	13,095	477,280	156,228	126,706	1,213	18,932	390,800	157,628	156,351	139,455
TOTAL	747	24,824	1,433,426	388,310	799,311	1,289	32,378	1,309,870	242,824	810,771	582,768

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,802,534	2,241,216	583,031	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-371,799	-611,259	2,948	
TOTAL LOSSES	2,430,735	1,629,957	585,979	
EXPECTED LOSSES	3,064,936	2,524,894	396,972	
CREDIBILITY	.07	.16	.24	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.206	.809	.291	2.306
INDICATED (POST-TEST)	1.047	.702	.253	2.002
PRES. ON RATE LEVEL	1.433	1.180	.186	2.799
DERIVED BY FORMULA	1.406	1.104	.202	2.712
UNDERLYING PRES. RATE	1.521	1.253	.197	2.971
PROPOSED	1.406	1.104	.202	2.712

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	TOTAL
IND. RATES				2.77	MINIMUM PREMIUM	
MAN. RATES	3.21	3.10	3.02	+ 2.77	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
2004	919,405	15,233,292	1.656			919,405			29	70	259	358
2005	998,192	17,903,159	1.793			998,192			37	71	263	371
2006	992,919	15,564,532	1.567			992,919	1		21	75	274	371
2007	1,047,747	12,387,419	1.182			1,047,747	1		14	76	252	343
2008	1,054,462	9,745,444	.924			1,054,462	1		7	36	270	314
TOTAL	5,012,725	70,833,846	1.413			5,012,725	3		108	328	1318	1757

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2004			4,287,412	2,464,267	1,900,039			1,663,421	1,723,535	1,846,994	1,347,624
2005			6,235,433	2,443,460	1,574,261			2,349,277	2,031,789	1,791,398	1,477,541
2006	230,647		3,068,532	3,176,239	1,945,005	3,000		1,774,310	1,870,761	1,914,051	1,581,987
2007	70,666		2,054,166	2,124,274	1,926,847			813,960	1,771,385	2,158,741	1,467,380
2008	3,442		822,940	1,116,828	2,115,627	21,681		263,687	1,320,422	2,707,949	1,372,868
TOTAL	304,755		16,468,483	11,325,068	9,461,779	24,681		6,864,655	8,717,892	10,419,133	7,247,400

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2004			6,717,262	3,698,867	2,907,063			3,974,121	2,723,186	2,733,541	1,541,682
2005	4,915	63,331	9,993,556	3,346,735	2,363,128	1,789	44,456	5,747,682	2,749,065	2,604,953	1,665,189
2006	344,656	87,186	6,412,600	3,936,410	2,729,101	9,020	119,277	4,956,942	2,389,219	2,530,449	1,754,424
2007	109,485	134,609	6,309,281	2,320,482	2,427,255	10,517	89,282	3,857,663	1,850,902	2,569,214	1,564,227
2008	9,713	165,289	5,992,843	1,625,185	2,093,027	46,062	190,590	3,946,516	1,402,689	2,309,193	1,471,714
TOTAL	468,769	450,415	35,425,542	14,927,679	12,519,574	67,388	443,605	22,482,924	11,115,061	12,747,350	7,997,236

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	59,356,548	51,368,168	8,015,397	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,000,838	-8,865,760	52,298	
TOTAL LOSSES	53,355,710	42,502,408	8,067,695	
EXPECTED LOSSES	49,475,596	36,793,401	6,917,561	
CREDIBILITY	.62	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.064	.848	.161	2.073
INDICATED (POST-TEST)	.924	.736	.140	1.800
PRES. ON RATE LEVEL	.930	.691	.130	1.751
DERIVED BY FORMULA	.926	.736	.140	1.802
UNDERLYING PRES. RATE	.987	.734	.138	1.859
PROPOSED	.925	.735	.140	1.800

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	1.836
IND. RATES				1.84	MINIMUM PREMIUM	
MAN. RATES	1.82	1.86	1.89	+ 1.84	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
2004	1,737,695	28,761,376	1.655			1,737,695	1		49	128	752	930
2005	1,694,946	31,037,576	1.831			1,694,946		2	48	120	755	925
2006	1,661,829	24,498,813	1.474			1,661,829	2		29	92	689	812
2007	1,769,015	28,860,412	1.631			1,769,015	1		23	162	724	910
2008	1,829,661	23,485,438	1.283			1,829,661		1	6	99	617	723
TOTAL	8,693,146	136,643,615	1.572			8,693,146	4	3	155	601	3537	4300

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	3,000		7,661,276	4,410,841	2,932,084	68,524		2,753,747	3,085,621	4,169,800	3,676,483
2005		392,744	7,496,134	4,122,125	3,415,424		657,032	3,680,403	2,922,605	4,712,922	3,638,187
2006	331,473		4,478,485	3,206,392	3,223,831	10,000		1,964,682	2,790,860	4,927,278	3,565,812
2007	24,559		3,658,636	5,101,335	3,563,270	875,136		1,950,824	3,785,885	6,064,361	3,836,406
2008		31,914	946,595	2,455,169	3,324,569		65,000	241,044	4,297,083	5,715,171	6,408,893
TOTAL	359,032	424,658	24,241,126	19,295,862	16,459,178	953,660	722,032	10,590,700	16,882,054	25,589,532	21,125,781

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	4,332		12,058,848	6,620,674	4,486,103	119,780		6,625,514	4,875,278	6,171,308	4,205,897
2005	8,292	621,704	12,108,072	5,635,611	5,089,002	2,575	820,889	8,748,101	4,015,767	6,787,410	4,100,237
2006	493,229	118,719	8,739,709	4,059,004	4,442,060	26,621	145,721	6,013,271	3,390,371	6,363,991	3,954,486
2007	30,581	268,528	12,782,942	5,335,150	4,562,977	915,088	206,002	8,965,510	4,142,294	7,109,431	4,089,609
2008	9,713	329,304	10,358,318	2,999,382	3,341,462	20,922	496,718	7,408,840	2,766,446	4,835,213	6,870,333
TOTAL	546,147	1,338,255	56,047,889	24,649,821	21,921,604	1,084,986	1,669,330	37,761,236	19,190,156	31,267,353	23,220,562

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	98,530,536	97,953,336	23,483,920	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-10,620,409	-17,617,473	120,895	
TOTAL LOSSES	87,910,127	80,335,863	23,604,815	
EXPECTED LOSSES	87,800,776	73,109,358	16,082,321	
CREDIBILITY	.90	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.011	.924	.272	2.207
INDICATED (POST-TEST)	.878	.802	.236	1.916
PRES. ON RATE LEVEL	.952	.792	.174	1.918
DERIVED BY FORMULA	.885	.802	.236	1.923
UNDERLYING PRES. RATE	1.010	.841	.185	2.036
PROPOSED	.883	.800	.235	1.918

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	1.956
IND. RATES				1.96	MINIMUM PREMIUM	
MAN. RATES	2.06	1.98	2.07	+ 1.96	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
2004	80,861	1,976,709	2.444			80,861			3	1	61	65
2005	80,071	4,301,356	5.371			80,071			3	8	42	53
2006	80,271	1,924,386	2.397			80,271			2	4	50	56
2007	85,427	1,144,277	1.339			85,427				10	29	39
2008	85,079	1,078,556	1.267			85,079	1			1	43	45
TOTAL	411,709	10,425,284	2.532			411,709	1		8	24	225	258

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			461,123	47,321	697,311			141,404	4,166	458,115	167,269
2005			504,263	330,004	440,981			372,858	2,243,273	282,299	127,678
2006			525,177	94,068	510,275			113,803	73,288	428,610	179,165
2007				396,918	203,026				192,301	156,127	195,905
2008	86,601			2,611	388,926		994		4,949	482,055	112,420
TOTAL	86,601		1,490,563	870,922	2,240,519		994	628,065	2,517,977	1,807,206	782,437

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			725,808	71,029	1,066,891			340,218	6,582	678,013	191,356
2005	548	5,484	836,306	376,225	651,965	691	7,149	1,002,709	1,037,788	421,200	143,893
2006	178	12,386	910,820	159,631	686,396	72	7,858	325,768	118,156	545,034	198,694
2007	676	11,084	548,915	387,622	262,294	904	5,769	215,925	182,990	189,738	208,835
2008	118,397	13,733	527,475	151,387	360,937	2,234	13,195	303,186	112,538	387,083	120,514
TOTAL	119,799	42,687	3,549,324	1,145,894	3,028,483	3,901	33,971	2,187,806	1,458,054	2,221,068	863,292

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,037,547	8,056,999	864,284			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-633,124	-1,356,941	5,085			
TOTAL LOSSES	5,404,423	6,700,058	869,369			
EXPECTED LOSSES	5,208,119	5,615,710	679,320			
CREDIBILITY	.12	.26	.39			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.313	1.627	.211	3.151		
INDICATED (POST-TEST)	1.140	1.412	.183	2.735		
PRES. ON RATE LEVEL	1.192	1.285	.155	2.632		
DERIVED BY FORMULA	1.186	1.318	.166	2.670		
UNDERLYING PRES. RATE	1.265	1.364	.165	2.794		
PROPOSED	1.186	1.318	.166	2.670		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	2.723
IND. RATES				2.72	MINIMUM PREMIUM	
MAN. RATES	2.83	2.80	2.84	+ 2.72	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
2004	85,913	925,697	1.077			85,913				3	31	34
2005	87,210	1,097,923	1.258			87,210			1	4	30	35
2006	85,416	2,797,091	3.274			85,416			4	12	42	58
2007	85,649	1,846,874	2.156			85,649	2		1	11	40	54
2008	77,625	1,294,785	1.668			77,625			1	3	35	39
TOTAL	421,813	7,962,370	1.888			421,813	2		7	33	178	220

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				43,544	298,492				27,262	422,935	133,464
2005			109,673	134,959	273,887			19,325	119,683	285,554	154,842
2006			614,431	449,191	190,084			385,474	732,804	293,888	131,219
2007	192,782		127,297	402,718	225,630			41,077	228,472	421,666	207,232
2008			127,665	122,852	316,515			46,962	60,683	468,267	151,841
TOTAL	192,782		979,066	1,153,264	1,304,608			492,838	1,168,904	1,892,310	778,598

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				65,360	456,692				43,074	625,943	152,683
2005	271	1,409	202,213	186,919	403,753	109	428	73,356	163,618	409,195	174,507
2006	683	15,735	1,164,723	551,234	275,322	665	29,608	1,219,500	867,236	412,277	145,522
2007	287,783	15,461	750,734	403,512	291,860	1,235	9,758	397,629	248,919	489,186	220,909
2008	630	22,651	822,594	215,800	309,510	1,246	21,799	460,502	149,515	383,568	162,774
TOTAL	289,367	55,256	2,940,264	1,422,825	1,737,137	3,255	61,593	2,150,987	1,472,362	2,320,169	856,395

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,500,722	6,952,493	856,694	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-548,135	-984,715	4,456	
TOTAL LOSSES	4,952,587	5,967,778	861,150	
EXPECTED LOSSES	4,420,601	4,003,005	624,284	
CREDIBILITY	.12	.26	.39	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.174	1.415	.204	2.793
INDICATED (POST-TEST)	1.019	1.228	.177	2.424
PRES. ON RATE LEVEL	.987	.894	.140	2.021
DERIVED BY FORMULA	.991	.981	.154	2.126
UNDERLYING PRES. RATE	1.048	.949	.148	2.145
PROPOSED	.991	.981	.154	2.126

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	TOTAL
IND. RATES				2.17	MINIMUM PREMIUM	
MAN. RATES	1.91	1.99	2.18	+ 2.17	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
2004	233,111	1,300,218	.557			233,111			4	2	17	23
2005	234,183	862,046	.368			234,183			2	2	8	12
2006	248,829	397,480	.159			248,829				3	14	17
2007	250,736	1,360,785	.542			250,736			2	9	10	21
2008	242,938	295,319	.121			242,938					13	13
TOTAL	1,209,797	4,215,848	.348			1,209,797			8	16	62	86

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			580,047	58,451	67,233			394,794	28,722	128,813	42,158
2005			410,295	146,824	73,127			75,146	68,287	54,000	34,367
2006				102,479	94,198				66,717	68,393	65,693
2007			375,723	288,539	90,364			146,787	281,711	101,197	76,464
2008					94,844					158,002	42,473
TOTAL			1,366,065	596,293	419,766			616,727	445,437	510,405	261,155

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			901,344	87,735	102,868			926,270	45,380	190,643	48,229
2005	295	4,141	655,285	200,958	110,652	62	1,441	186,548	92,196	78,703	38,732
2006	157	933	64,268	126,477	128,558	61	965	36,836	81,529	89,619	72,854
2007	549	18,944	917,319	294,212	132,790	1,665	13,563	593,016	268,035	139,629	81,511
2008	69	3,326	127,406	36,486	87,961	201	4,206	97,044	35,919	126,699	45,531
TOTAL	1,070	27,344	2,665,622	745,868	562,829	1,989	20,175	1,839,714	523,059	625,293	286,857

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,555,914	2,457,049	287,597	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-514,096	-475,733	1,884	
TOTAL LOSSES	4,041,818	1,981,316	289,481	
EXPECTED LOSSES	4,210,093	1,959,871	254,057	
CREDIBILITY	.24	.53	.80	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.334	.164	.024	.522
INDICATED (POST-TEST)	.290	.142	.021	.453
PRES. ON RATE LEVEL	.328	.153	.019	.500
DERIVED BY FORMULA	.319	.147	.021	.487
UNDERLYING PRES. RATE	.348	.162	.021	.531
PROPOSED	.319	.147	.021	.487

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE
IND. RATES				.50	MINIMUM PREMIUM
MAN. RATES	.51	.51	.54	+ .50	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	51,722	2,676,265	5.174			9	6	43	58
2005	53,428	1,798,194	3.365			3	9	23	35
2006	53,967	2,387,116	4.423			5	4	39	48
2007	54,617	3,470,175	6.353			7	12	34	53
2008	52,100	2,458,074	4.717			4	3	41	48
TOTAL	265,834	12,789,824	4.811			28	34	180	242

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,264,060	128,336	246,485			534,143	90,761	297,061	115,419
2005			464,578	607,953	81,387			84,599	313,515	110,704	135,458
2006			959,163	260,947	301,749			446,508	50,502	252,890	115,357
2007			1,167,662	652,407	179,623			659,114	387,945	281,730	141,694
2008			693,281	139,571	507,256			120,323	174,485	659,875	163,283
TOTAL			4,548,744	1,789,214	1,316,500			1,844,687	1,017,208	1,602,260	671,211

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,989,630	192,632	377,122			1,285,147	143,402	439,649	132,039
2005	1,222	4,866	810,716	814,718	129,122	278	1,628	252,403	414,849	165,109	152,661
2006	423	21,263	1,580,047	351,988	420,814	64	24,172	1,023,507	99,898	326,630	127,931
2007	1,293	51,923	2,503,794	678,655	278,516	3,302	35,605	1,700,241	426,527	360,558	151,046
2008	1,039	51,952	1,818,624	350,090	508,581	2,584	42,891	875,584	271,684	551,716	175,039
TOTAL	3,977	130,004	8,702,811	2,388,083	1,714,155	6,228	104,296	5,136,882	1,356,360	1,843,662	738,716

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,084,198	7,302,260	738,716			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,067,853	-1,280,785	4,268			
TOTAL LOSSES	13,016,345	6,021,475	742,984			
EXPECTED LOSSES	8,703,406	5,255,539	582,176			
CREDIBILITY	.09	.19	.29			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.896	2.265	.279	7.440		
INDICATED (POST-TEST)	4.250	1.966	.242	6.458		
PRES. ON RATE LEVEL	3.084	1.863	.206	5.153		
DERIVED BY FORMULA	3.189	1.883	.216	5.288		
UNDERLYING PRES. RATE	3.274	1.977	.219	5.470		
PROPOSED	3.189	1.883	.216	5.288		
IND. RATES						
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	5.393
IND. RATES				5.39	MINIMUM PREMIUM	
MAN. RATES	5.53	5.47	5.56	+ 5.39	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
2004	417,587	12,288,209	2.942			417,587		1	27	25	300	353
2005	419,489	12,175,016	2.902			419,489			27	34	266	327
2006	436,435	9,176,583	2.102			436,435	1		20	32	207	260
2007	448,987	10,292,024	2.292			448,987			13	48	194	255
2008	413,450	7,866,881	1.902			413,450		1	5	25	206	237
TOTAL	2,135,948	51,798,713	2.425			2,135,948	1	2	92	164	1173	1432

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		273,150	4,431,226	1,083,864	2,044,580		70,000	1,464,844	348,108	1,684,888	887,549
2005			3,954,868	1,589,920	1,500,596			2,068,496	769,424	1,496,836	794,876
2006	1,125		2,770,846	1,617,793	978,458			913,645	787,861	1,287,694	819,161
2007			2,018,224	2,497,527	1,207,882			909,155	1,363,500	1,325,278	970,458
2008		135,649	597,907	1,245,266	1,735,359		65,139	187,740	868,225	2,062,833	968,763
TOTAL	1,125	408,799	13,773,071	8,034,370	7,466,875		135,139	5,543,880	4,137,118	7,857,529	4,440,807

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		646,819	6,835,431	1,626,883	3,128,212		176,750	3,405,242	550,010	2,493,631	1,015,356
2005	3,201	39,655	6,203,317	2,186,759	2,235,128	685	34,768	4,355,075	1,078,726	2,154,686	895,825
2006	4,166	68,597	5,082,296	2,037,306	1,388,542	747	60,536	2,522,495	1,046,348	1,674,387	908,450
2007	4,600	131,431	6,348,869	2,542,545	1,615,784	8,676	78,125	3,480,809	1,414,112	1,610,210	1,034,508
2008	5,099	341,193	5,535,484	1,564,061	1,746,801	8,349	284,281	2,881,228	1,019,694	1,750,243	1,038,514
TOTAL	17,066	1,227,695	30,005,397	9,957,554	10,114,467	18,457	634,460	16,644,849	5,108,890	9,683,157	4,892,653

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	48,740,854	34,916,585	4,899,377			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,622,968	-6,406,681	28,909			
TOTAL LOSSES	43,117,886	28,509,904	4,928,286			
EXPECTED LOSSES	45,666,568	26,250,801	3,951,505			
CREDIBILITY	.35	.77	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.019	1.335	.231	3.585		
INDICATED (POST-TEST)	1.752	1.159	.201	3.112		
PRES. ON RATE LEVEL	2.014	1.158	.174	3.346		
DERIVED BY FORMULA	1.922	1.159	.201	3.282		
UNDERLYING PRES. RATE	2.138	1.229	.185	3.552		
PROPOSED	1.922	1.159	.201	3.282		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	3.347
IND. RATES				3.35	MINIMUM PREMIUM	
MAN. RATES	3.74	3.67	3.61	+ 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	
2004	79,971	2,190,136	2.738			5	4	30	39	
2005	97,593	2,443,150	2.503			4	7	40	51	
2006	88,389	968,710	1.095			1	3	31	35	
2007	118,325	1,845,167	1.559			3	5	35	43	
2008	106,285	1,336,737	1.257				3	37	40	
TOTAL	490,563	8,783,900	1.791			13	22	173	208	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			903,007	92,678	145,674			543,074	22,874	271,330	211,499
2005			647,052	173,763	397,733			212,774	180,614	514,013	317,201
2006			115,199	67,419	58,649			45,302	207,812	235,555	238,774
2007			459,812	206,302	249,538			283,486	87,567	307,186	251,276
2008			194,610	194,610	387,299				85,165	410,442	259,221
TOTAL			2,125,070	734,772	1,238,893			1,084,636	584,032	1,738,526	1,277,971

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,069,879	139,110	222,882			787,430	36,141	401,567	241,955
2005	348	6,799	1,037,903	246,719	587,770	158	4,153	536,237	252,563	736,439	357,486
2006	104	2,891	214,168	86,131	81,555	197	5,440	218,162	258,023	308,089	264,800
2007	481	22,014	1,019,421	249,718	314,218	1,155	15,145	745,624	139,152	355,948	267,860
2008	855	24,157	896,894	280,192	377,113	939	17,044	374,676	144,240	337,772	277,885
TOTAL	1,788	55,861	4,238,265	1,001,870	1,583,538	2,449	41,782	2,662,129	830,119	2,139,815	1,409,986

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,076,816	5,634,719	1,410,551	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-846,262	-1,216,182	9,197	
TOTAL LOSSES	6,230,554	4,418,537	1,419,748	
EXPECTED LOSSES	6,912,032	5,082,233	1,182,256	
CREDIBILITY	.13	.29	.44	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.270	.901	.289	2.460
INDICATED (POST-TEST)	1.102	.782	.251	2.135
PRES. ON RATE LEVEL	1.327	.976	.227	2.530
DERIVED BY FORMULA	1.298	.920	.238	2.456
UNDERLYING PRES. RATE	1.409	1.036	.241	2.686
PROPOSED	1.298	.920	.238	2.456

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	2.505
IND. RATES				2.51	MINIMUM PREMIUM	
MAN. RATES	2.98	2.82	2.73	+ 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
2004	671,677	19,142,640	2,849			671,677			38	59	322	419
2005	708,044	18,834,156	2,660			708,044		2	33	67	387	489
2006	762,511	22,618,337	2,966			762,511		2	39	95	359	495
2007	775,312	24,009,509	3,096			775,312		1	35	93	344	473
2008	835,642	17,128,257	2,049			835,642			16	65	398	479
TOTAL	3,753,186	101,732,899	2,711			3,753,186		5	161	379	1810	2355

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			5,901,612	1,993,891	2,221,282			3,761,057	1,218,155	2,405,854	1,640,789
2005		303,696	5,476,361	2,071,187	2,305,146		359,196	2,281,189	1,311,125	2,683,203	2,043,053
2006		266,922	5,820,526	3,476,239	2,101,107		1,488,666	2,139,373	2,457,148	2,710,626	2,157,730
2007		639,411	5,545,816	3,447,380	1,864,759		3,018,097	2,435,919	2,401,236	2,909,834	1,747,057
2008			2,134,455	2,265,995	3,219,141			857,456	2,170,718	4,196,257	2,284,235
TOTAL		1,210,029	24,878,770	13,254,692	11,711,435		4,865,959	11,474,994	9,558,382	14,905,774	9,872,864

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			8,828,649	2,992,831	3,398,556			6,485,646	1,924,685	3,560,663	1,877,063
2005	4,177	608,077	8,750,696	2,863,890	3,426,780	1,157	758,999	5,367,764	1,831,760	3,856,828	2,302,521
2006	5,400	313,426	10,595,872	4,372,864	2,979,100	2,323	1,546,646	5,956,797	3,154,635	3,567,469	2,392,923
2007	6,930	408,586	12,783,850	3,694,203	2,521,797	17,339	734,853	8,034,694	2,657,533	3,496,593	1,862,363
2008	9,699	317,839	11,376,218	2,952,323	3,271,845	22,187	356,536	7,204,825	2,351,085	3,615,574	2,448,700
TOTAL	26,206	1,647,928	52,335,285	16,876,111	15,598,078	43,006	3,397,034	33,049,726	11,919,698	18,097,127	10,883,570

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	90,655,071	62,792,628	10,924,047			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-8,863,840	-11,142,607	65,066			
TOTAL LOSSES	81,791,231	51,650,021	10,989,113			
EXPECTED LOSSES	74,125,424	46,689,633	8,407,137			
CREDIBILITY	.51	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.179	1.376	.293	3.848		
INDICATED (POST-TEST)	1.891	1.194	.254	3.339		
PRES. ON RATE LEVEL	1.860	1.172	.211	3.243		
DERIVED BY FORMULA	1.876	1.194	.254	3.324		
UNDERLYING PRES. RATE	1.975	1.244	.224	3.443		
PROPOSED	1.876	1.194	.254	3.324		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	3.390
IND. RATES				3.39	MINIMUM PREMIUM	
MAN. RATES	3.61	3.45	3.50	+ 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
2004	372,183	7,407,903	1.990			372,183			9	40	151	200
2005	360,453	5,722,915	1.587			360,453	1		10	30	159	200
2006	382,149	7,709,543	2.017			382,149		1	20	25	121	167
2007	368,596	7,286,509	1.976			368,596	1		8	21	99	129
2008	327,399	5,552,267	1.695			327,399			2	19	89	110
TOTAL	1,810,780	33,679,137	1.860			1,810,780	2	1	49	135	619	806

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,538,154	826,526	850,051			1,763,809	838,060	901,558	689,745
2005	3,000		1,327,234	718,350	789,213			402,023	400,520	1,377,382	705,193
2006		291,716	3,673,893	499,012	472,049		32,686	1,236,131	332,956	631,707	539,393
2007	366,643		1,491,755	925,229	728,007	4,220		1,681,909	468,272	935,375	685,099
2008			306,333	614,032	873,589			70,701	1,210,383	1,692,675	784,554
TOTAL	369,643	291,716	8,337,369	3,583,149	3,712,909	4,220	32,686	5,154,573	3,250,191	5,538,697	3,403,984

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,907,442	1,240,617	1,300,577			2,003,924	1,324,137	1,334,305	789,068
2005	6,575	14,061	2,184,041	986,587	1,171,448	350	7,923	1,034,947	564,020	1,970,831	794,753
2006	839	575,898	5,617,363	717,128	686,155	333	138,594	2,631,718	489,661	826,547	598,187
2007	547,818	61,759	2,913,569	1,001,990	931,361	11,154	38,750	1,797,405	564,838	1,092,991	730,316
2008	2,469	74,126	2,684,729	757,335	860,277	7,336	118,704	2,467,580	939,639	1,318,731	841,042
TOTAL	557,701	725,844	15,307,144	4,703,657	4,949,818	19,173	303,971	9,935,574	3,882,295	6,543,405	3,753,366

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	26,849,587	20,086,363	3,758,576			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,898,773	-3,464,455	20,317			
TOTAL LOSSES	23,950,814	16,621,908	3,778,893			
EXPECTED LOSSES	23,340,954	14,051,652	2,861,032			
CREDIBILITY	.32	.69	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.323	.918	.209	2.450		
INDICATED (POST-TEST)	1.148	.797	.181	2.126		
PRES. ON RATE LEVEL	1.214	.731	.149	2.094		
DERIVED BY FORMULA	1.193	.777	.181	2.151		
UNDERLYING PRES. RATE	1.289	.776	.158	2.223		
PROPOSED	1.179	.768	.179	2.126		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	2.168
IND. RATES				2.17	MINIMUM PREMIUM	
MAN. RATES	2.22	2.22	2.26	+ 2.17	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
2004	292,151	9,757,945	3.340			292,151			23	20	125	168
2005	311,721	5,881,210	1.886			311,721			14	25	111	150
2006	338,309	10,195,638	3.013			338,309	1		16	27	124	168
2007	329,066	11,112,115	3.376			329,066	1		13	34	87	135
2008	314,964	6,876,988	2.183			314,964			5	21	117	143
TOTAL	1,586,211	43,823,896	2.763			1,586,211	2		71	127	564	764

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			4,039,574	528,664	643,049			2,592,139	456,568	946,464	551,487
2005			1,914,975	732,226	900,655			532,435	442,848	777,880	580,191
2006	459,104		2,512,788	924,714	962,625			2,129,186	1,094,594	1,407,586	705,041
2007	83,000		2,699,433	1,172,923	586,391	1,970		4,361,969	794,937	838,486	573,006
2008			797,788	1,139,172	1,164,016			441,224	589,577	1,904,145	841,066
TOTAL	542,104		11,964,558	4,497,699	4,256,736	1,970		10,056,953	3,378,524	5,874,561	3,250,791

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			6,125,865	793,522	983,867			4,309,886	721,376	1,400,767	630,901
2005	1,479	19,906	3,092,467	1,013,460	1,337,152	387	10,269	1,325,864	608,524	1,119,213	653,875
2006	677,751	55,631	4,122,569	1,200,518	1,337,581	1,014	89,662	3,744,704	1,366,171	1,844,360	781,890
2007	125,959	90,707	4,331,093	1,249,337	802,236	10,387	75,347	3,594,205	906,595	1,030,006	610,824
2008	4,462	133,376	4,766,105	1,285,790	1,213,502	8,573	140,088	2,821,743	849,003	1,604,587	901,623
TOTAL	809,651	299,620	22,438,099	5,542,627	5,674,338	20,361	315,366	15,796,402	4,451,669	6,998,933	3,579,113

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	39,705,199	22,688,925	3,584,173			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,260,857	-3,359,845	18,071			
TOTAL LOSSES	36,444,342	19,329,080	3,602,244			
EXPECTED LOSSES	26,648,345	13,815,897	2,442,766			
CREDIBILITY	.29	.63	.95			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.298	1.219	.227	3.744		
INDICATED (POST-TEST)	1.995	1.058	.197	3.250		
PRES. ON RATE LEVEL	1.583	.820	.145	2.548		
DERIVED BY FORMULA	1.702	.970	.194	2.866		
UNDERLYING PRES. RATE	1.680	.871	.154	2.705		
PROPOSED	1.702	.970	.194	2.866		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	2.923
IND. RATES				2.92	MINIMUM PREMIUM	
MAN. RATES	2.82	2.81	2.75	+ 2.92	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	1,118,978	9,208,925	.822			20	24	155	199
2005	1,123,509	8,225,446	.732			13	20	197	230
2006	1,162,235	8,131,557	.699			12	26	182	220
2007	1,234,562	7,254,464	.587		1	6	20	178	205
2008	1,335,357	7,276,377	.544		1	2	17	213	233
TOTAL	5,974,641	40,096,769	.671		2	53	107	925	1087

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			3,004,329	720,799	1,210,682			1,320,750	840,417	1,171,199	940,749
2005			2,340,107	941,514	1,080,320			988,714	411,557	1,554,686	908,548
2006			1,734,836	1,179,834	1,366,882			470,078	713,080	1,714,110	952,737
2007	179,512		854,044	811,928	1,405,500	3,120		903,147	630,377	1,674,361	792,475
2008	145,000		243,310	605,155	1,910,583	50,000		47,958	690,865	2,514,940	1,068,566
TOTAL	324,512		8,176,626	4,259,230	6,973,967	53,120		3,730,647	3,286,296	8,629,296	4,663,075

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			4,728,814	1,081,922	1,852,340			3,177,728	1,327,859	1,733,372	1,076,217
2005	1,890	23,565	3,666,239	1,299,327	1,604,603	364	17,303	2,174,196	592,537	2,225,258	1,023,934
2006	1,856	46,002	3,380,096	1,522,974	1,875,559	679	37,339	1,531,148	959,984	2,201,870	1,056,585
2007	269,125	60,832	2,731,317	990,444	1,705,286	10,198	48,290	2,194,980	793,037	1,929,564	844,778
2008	201,009	109,112	4,041,963	1,164,380	1,836,505	86,459	121,965	2,626,388	991,800	2,088,729	1,145,503
TOTAL	473,880	239,511	18,548,429	6,059,047	8,874,293	97,700	224,897	11,704,440	4,665,217	10,178,793	5,147,017

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	31,349,008	30,071,090	5,201,278			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,692,400	-5,043,712	33,738			
TOTAL LOSSES	27,656,608	25,027,378	5,235,016			
EXPECTED LOSSES	30,888,895	21,150,229	4,361,489			
CREDIBILITY	.70	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.463	.419	.088	.970		
INDICATED (POST-TEST)	.402	.364	.076	.842		
PRES. ON RATE LEVEL	.487	.333	.069	.889		
DERIVED BY FORMULA	.428	.364	.076	.868		
UNDERLYING PRES. RATE	.517	.354	.073	.944		
PROPOSED	.428	.364	.076	.868		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	.885
IND. RATES				.89	MINIMUM PREMIUM	
MAN. RATES	.95	.95	.96	+ .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
2004	2,442,749	45,399,028	1.858			2,442,749			95	125	808	1028
2005	2,433,302	44,344,118	1.822			2,433,302			81	164	796	1041
2006	2,524,119	49,691,925	1.968			2,524,119		1	77	194	893	1169
2007	3,237,040	59,247,729	1.830			3,237,040	4	1	63	295	1063	1422
2008	2,744,317	32,937,301	1.200			2,744,317	1		10	124	935	1069
TOTAL	13,381,527	231,620,101	1.731			13,381,527	5	1	326	902	4495	5729

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			14,704,584	5,273,360	4,552,820			7,299,899	3,161,152	5,843,328	4,563,885
2005			12,344,483	7,364,501	3,781,026			5,175,929	5,102,244	5,858,747	4,717,188
2006	490,454	10,000	11,306,773	8,924,437	3,885,414	22,267	26	5,317,970	6,415,621	7,449,088	5,869,875
2007	36,198		8,809,047	14,541,933	5,444,078	100,121		3,655,890	10,005,832	8,870,591	7,784,039
2008			1,421,424	4,933,906	6,029,302			460,736	3,189,998	10,612,634	6,289,301
TOTAL	526,652	10,000	48,586,311	41,038,137	23,692,640	122,388	26	21,910,424	27,874,847	38,634,388	29,224,288

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			22,577,496	7,915,314	6,965,825			16,577,382	4,994,619	8,648,122	5,221,084
2005	14,814	125,715	20,002,338	9,999,401	5,685,736	4,514	96,080	12,555,394	6,917,308	8,473,994	5,316,271
2006	736,176	307,232	21,458,288	11,018,871	5,603,133	59,884	354,369	14,658,658	8,184,817	9,778,832	6,509,691
2007	79,611	651,381	31,928,133	14,378,277	7,492,783	233,247	444,106	18,859,310	9,827,051	10,777,337	8,297,786
2008	19,103	533,777	19,409,883	5,765,847	6,086,810	32,665	559,928	11,900,357	4,368,755	8,789,027	6,742,131
TOTAL	849,704	1,618,105	115,376,138	49,077,710	31,834,287	330,310	1,454,483	74,551,101	34,292,550	46,467,312	32,086,963

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	196,297,765	163,062,315	32,206,858			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-20,841,464	-26,966,751	188,269			
TOTAL LOSSES	175,456,301	136,095,564	32,395,127			
EXPECTED LOSSES	168,874,871	111,735,751	24,755,825			
CREDIBILITY	1.00	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.311	1.017	.242	2.570		
INDICATED (POST-TEST)	1.138	.883	.210	2.231		
PRES. ON RATE LEVEL	1.189	.787	.174	2.150		
DERIVED BY FORMULA	1.138	.883	.210	2.231		
UNDERLYING PRES. RATE	1.262	.835	.185	2.282		
PROPOSED	1.138	.883	.210	2.231		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	2.275
IND. RATES				2.28	MINIMUM PREMIUM	
MAN. RATES	1.93	2.07	2.32	+ 2.28	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES								
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL			
2004	16,869	393,371	2.331				4	11				15
2005	16,764	363,187	2.166			1	3					14
2006	19,724	413,723	2.097			1	2					9
2007	23,260	307,278	1.321				4					9
2008	20,156	338,463	1.679				1					13
TOTAL	96,773	1,816,022	1.877			2	14				44	60

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				163,890	37,907				63,494	43,547	84,533
2005			108,917	89,659	23,839			15,000	56,880	32,166	36,726
2006			115,614	115,424	29,923			25,505	57,895	42,488	26,874
2007				134,210	23,767				99,396	29,449	20,456
2008				95,714	113,249				35,000	74,482	20,018
TOTAL			224,531	598,897	228,685			40,505	312,665	222,132	188,607

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				245,999	57,998				100,320	64,450	96,706
2005	181	1,122	182,058	120,828	36,540	53	289	45,331	75,535	47,147	41,390
2006	175	3,162	233,568	140,365	45,181	53	2,141	87,633	71,212	56,857	29,803
2007	212	3,127	164,666	124,131	36,528	464	2,698	99,615	88,644	41,047	21,806
2008	361	9,180	337,369	108,095	113,850	269	4,503	96,124	37,859	63,280	21,459
TOTAL	929	16,591	917,661	739,418	290,097	839	9,631	328,703	373,570	272,781	211,164

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,281,791	1,699,071	211,525	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-305,933	-412,369	1,774	
TOTAL LOSSES	975,858	1,286,702	213,299	
EXPECTED LOSSES	2,492,873	1,712,882	231,287	
CREDIBILITY	.04	.10	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.008	1.330	.220	2.558
INDICATED (POST-TEST)	.875	1.154	.191	2.220
PRES. ON RATE LEVEL	2.427	1.667	.225	4.319
DERIVED BY FORMULA	2.365	1.616	.220	4.201
UNDERLYING PRES. RATE	2.576	1.770	.239	4.585
PROPOSED	2.365	1.616	.220	4.201

YEAR	4-1-10	12-1-10	4-1-11	4-1-12	IND. RATE	4.285
IND. RATES				4.29	MINIMUM PREMIUM	
MAN. RATES	4.72	4.72	4.66	+ 4.29	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	181,338	562,891	.310				1	22	23
2005	184,634	500,852	.271			1	2	22	25
2006	220,851	1,410,366	.638			3	8	16	27
2007	174,282	499,231	.286				5	13	18
2008	205,507	882,546	.429			1	2	20	23
TOTAL	966,612	3,855,886	.399			5	18	93	116

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			99,200	4,510	159,858			48,441	8,504	312,844	77,175
2005			460,316	79,587	44,185			128,046	33,126	111,198	85,115
2006				330,606	63,074				226,079	90,234	112,011
2007				201,903	57,311				74,564	94,837	70,616
2008			132,765	116,197	79,974			179,320	98,115	140,437	135,738
TOTAL			692,281	732,803	404,402			355,807	440,388	749,550	480,655

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				6,770	244,584				13,436	463,009	88,288
2005	160	1,044	166,570	107,817	66,199	29	941	120,534	46,896	159,189	95,925
2006	504	11,562	858,802	404,013	100,958	210	9,693	399,439	275,077	127,076	124,220
2007	331	5,001	257,780	190,069	80,001	360	2,420	91,764	74,930	111,736	75,277
2008	442	14,228	498,354	120,742	89,705	1,983	29,812	554,086	116,405	129,826	145,511
TOTAL	1,437	31,835	1,781,506	829,411	581,447	2,582	42,866	1,165,823	526,744	990,836	529,221

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,026,049	2,928,438	529,221	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-600,050	-554,326	3,483	
TOTAL LOSSES	2,425,999	2,374,112	532,704	
EXPECTED LOSSES	5,036,048	2,300,536	463,972	
CREDIBILITY	.21	.46	.68	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.251	.246	.055	.552
INDICATED (POST-TEST)	.218	.214	.048	.480
PRES. ON RATE LEVEL	.491	.224	.045	.760
DERIVED BY FORMULA	.434	.219	.047	.700
UNDERLYING PRES. RATE	.521	.238	.048	.807
PROPOSED	.434	.219	.047	.700

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE
IND. RATES				.71	MINIMUM PREMIUM
MAN. RATES	.91	.85	.82	+ .71	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
2004	95,758	4,405,309	4.600			95,758			11	11	79	101
2005	116,936	4,228,463	3.616			116,936			10	16	63	89
2006	102,147	3,045,633	2.981			102,147			4	10	48	62
2007	107,564	2,825,836	2.627			107,564			5	8	45	58
2008	103,291	1,512,275	1.464			103,291	1			5	51	57
TOTAL	525,696	16,017,516	3.047			525,696	1		30	50	286	367

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,971,231	262,466	254,958			977,043	118,697	540,217	280,697
2005			1,461,060	756,174	259,528			404,087	668,853	378,022	300,739
2006			613,140	542,519	392,997			339,153	402,274	466,526	289,024
2007			847,353	202,624	495,000			349,958	353,435	358,720	218,746
2008	105,302		188,501	188,501	384,942				100,605	487,028	245,897
TOTAL	105,302		4,892,784	1,952,284	1,787,425			2,070,241	1,643,864	2,230,513	1,335,103

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			2,982,815	393,963	390,090			2,158,597	187,541	799,524	321,117
2005	1,521	14,821	2,369,784	1,025,782	395,856	594	7,753	1,057,858	892,822	554,925	338,933
2006	840	16,886	1,241,427	679,045	547,848	387	23,777	986,347	514,950	612,847	320,528
2007	620	37,356	1,691,878	306,256	608,088	2,528	24,867	1,144,503	379,788	437,054	233,183
2008	144,440	23,730	881,902	275,178	374,375	1,125	20,221	443,915	170,882	400,753	263,602
TOTAL	147,421	92,793	9,167,806	2,680,224	2,316,257	4,634	76,618	5,791,220	2,145,983	2,805,103	1,477,363

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,222,736	10,048,750	1,478,761			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,313,806	-2,162,947	10,144			
TOTAL LOSSES	13,908,930	7,885,803	1,488,905			
EXPECTED LOSSES	18,809,403	8,873,748	1,382,581			
CREDIBILITY	.14	.30	.46			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.646	1.500	.283	4.429		
INDICATED (POST-TEST)	2.297	1.302	.246	3.845		
PRES. ON RATE LEVEL	3.370	1.590	.248	5.208		
DERIVED BY FORMULA	3.220	1.504	.247	4.971		
UNDERLYING PRES. RATE	3.578	1.688	.263	5.529		
PROPOSED	3.220	1.504	.247	4.971		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	5.070
IND. RATES				5.07	MINIMUM PREMIUM	
MAN. RATES	5.75	5.87	5.62	+ 5.07	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
2004	294,950	7,245,100	2.456			294,950	1		12	35	136	184
2005	324,000	9,176,383	2.832			324,000	1		18	36	122	177
2006	330,265	7,790,813	2.358			330,265	1		12	33	144	190
2007	343,331	7,705,850	2.244			343,331		1	9	44	129	183
2008	328,748	7,421,526	2.257			328,748	1	1	4	36	132	174
TOTAL	1,621,294	39,339,672	2.426			1,621,294	4	2	55	184	663	908

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	17,911		1,618,004	1,486,420	614,082	25,471		395,746	1,387,253	987,102	713,111
2005	92,125		2,956,212	1,283,340	661,317	180		1,642,409	855,553	1,133,618	551,629
2006	80,580		1,728,281	1,267,675	965,631			567,725	1,069,080	1,472,213	639,628
2007		101,905	1,148,351	1,857,772	929,337		29,189	395,413	1,233,567	1,371,969	638,347
2008	140,238	123,585	577,419	1,311,393	931,288	425	1,200,000	118,557	905,635	1,475,185	637,801
TOTAL	330,854	225,490	8,028,267	7,206,600	4,101,655	26,076	1,229,189	3,119,850	5,451,088	6,440,087	3,180,516

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	25,863		2,546,738	2,203,507	939,541	44,523		952,163	1,976,439	1,460,915	815,799
2005	160,201	27,580	4,377,933	1,748,298	996,469	1,120	22,328	2,860,297	1,169,987	1,637,337	621,686
2006	120,678	45,432	3,350,469	1,597,997	1,346,509	1,015	46,225	1,894,198	1,363,251	1,917,110	709,347
2007	3,363	248,591	4,258,709	1,878,393	1,230,181	6,877	93,759	2,305,641	1,257,944	1,638,931	680,478
2008	195,938	172,178	4,522,486	1,294,089	1,005,737	8,011	836,513	2,536,401	916,128	1,281,610	683,723
TOTAL	506,043	493,781	19,056,335	8,722,284	5,518,437	61,546	998,825	10,548,700	6,683,749	7,935,903	3,511,033

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	31,885,706	28,925,823	3,517,031			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,256,537	-5,096,134	27,605			
TOTAL LOSSES	28,629,169	23,829,689	3,544,636			
EXPECTED LOSSES	26,637,861	21,028,184	3,696,550			
CREDIBILITY	.29	.64	.97			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.766	1.470	.219	3.455		
INDICATED (POST-TEST)	1.533	1.276	.190	2.999		
PRES. ON RATE LEVEL	1.547	1.222	.215	2.984		
DERIVED BY FORMULA	1.543	1.257	.191	2.991		
UNDERLYING PRES. RATE	1.643	1.297	.228	3.168		
PROPOSED	1.543	1.257	.191	2.991		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	3.050
IND. RATES				3.05	MINIMUM PREMIUM	
MAN. RATES	3.01	3.17	3.22	+ 3.05	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
2004	55,718	723,451	1,298			55,718				2	23	25
2005	54,626	332,001	.607			54,626					15	15
2006	54,131	814,197	1.504			54,131			2	4	18	24
2007	53,499	296,930	.555			53,499				2	12	14
2008	46,766	1,048,239	2.241			46,766			1	1	6	8
TOTAL	264,740	3,214,818	1.214			264,740			3	9	74	86

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				90,237	321,147				33,962	222,993	55,112
2005					148,935					122,645	60,421
2006			229,605	166,030	45,196			71,817	104,601	89,749	107,199
2007				44,058	53,492				38,790	110,714	49,876
2008			374,000	1,275	82,596			500,000	1,821	40,986	47,561
TOTAL			603,605	301,600	651,366			571,817	179,174	587,087	320,169

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				135,446	491,355				53,660	330,027	63,048
2005		151	7,115	3,494	218,354		26	3,474	2,783	174,526	68,094
2006	256	5,805	431,056	203,784	68,612	96	5,255	217,087	130,968	119,403	118,884
2007	83	1,655	75,368	47,790	65,082	202	1,595	62,106	46,095	126,420	53,168
2008	147	11,202	382,277	51,502	84,560	2,153	31,625	551,221	51,766	44,712	50,985
TOTAL	486	18,813	895,816	442,016	927,963	2,451	38,501	833,888	285,272	795,088	354,179

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,840,839	2,512,274	354,179	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-221,597	-503,627	2,305	
TOTAL LOSSES	1,619,242	2,008,647	356,484	
EXPECTED LOSSES	1,776,405	2,035,850	328,277	
CREDIBILITY	.09	.19	.29	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.612	.759	.135	1.506
INDICATED (POST-TEST)	.531	.659	.117	1.307
PRES. ON RATE LEVEL	.632	.724	.117	1.473
DERIVED BY FORMULA	.623	.712	.117	1.452
UNDERLYING PRES. RATE	.671	.769	.124	1.564
PROPOSED	.623	.712	.117	1.452

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	1.481
IND. RATES				1.48	MINIMUM PREMIUM	
MAN. RATES	1.61	1.60	1.59	+ 1.48	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	567,299	3,204,997	.564			6	7	24	37	
2005	589,663	4,529,068	.768		1	3	3	24	31	
2006	605,893	1,275,065	.210			2	8	22	32	
2007	646,189	3,832,906	.593			10	23	29	62	
2008	647,806	3,016,446	.465			4	18	41	63	
TOTAL	3,056,850	15,858,482	.519		1	25	59	140	225	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,484,406	159,150	138,104			868,708	140,201	173,457	240,971
2005		628,720	589,087	105,232	128,925		2,272,150	305,241	160,434	136,711	202,568
2006			475,222	201,268	86,898			69,268	109,167	132,557	200,685
2007			2,107,411	403,236	128,325			471,407	315,030	157,298	250,199
2008			1,005,558	348,868	429,714			371,850	217,476	433,353	209,627
TOTAL		628,720	5,661,684	1,217,754	911,966		2,272,150	2,086,474	942,308	1,033,376	1,104,050

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			2,134,355	238,884	211,299			1,750,117	221,517	256,714	275,671
2005	211	188,933	905,358	149,540	192,485	142	717,737	741,973	228,267	199,349	228,294
2006	313	11,055	822,169	254,620	128,141	99	5,268	217,194	138,767	173,513	222,560
2007	1,081	75,616	3,578,070	501,089	224,215	2,612	27,612	1,315,143	335,716	212,684	266,712
2008	1,701	72,630	2,510,047	488,740	467,307	4,334	66,602	1,256,451	282,093	384,626	224,720
TOTAL	3,306	348,234	9,949,999	1,632,873	1,223,447	7,187	817,219	5,280,878	1,206,360	1,226,886	1,217,957

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,406,823	5,289,566	1,222,322			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,033,130	-801,657	8,122			
TOTAL LOSSES	15,373,693	4,487,909	1,230,444			
EXPECTED LOSSES	8,528,611	3,331,967	1,069,898			
CREDIBILITY	.45	.98	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.503	.147	.040	.690		
INDICATED (POST-TEST)	.437	.128	.035	.600		
PRES. ON RATE LEVEL	.263	.102	.033	.398		
DERIVED BY FORMULA	.341	.127	.035	.503		
UNDERLYING PRES. RATE	.279	.109	.035	.423		
PROPOSED	.341	.127	.035	.503		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	.512
IND. RATES				.51	MINIMUM PREMIUM	
MAN. RATES	.37	.39	.43	+ .51	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	26,204	2,477,268	9.453			6	7	28	41	
2005	25,893	4,215,957	16.282	1	1	6	8	58	74	
2006	21,240	2,633,612	12.399			3	10	60	73	
2007	28,182	1,206,284	4.280			2	8	19	29	
2008	34,666	648,330	1.870		1		6	19	26	
TOTAL	136,185	11,181,451	8.210	1	2	17	39	184	243	

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,116,232	172,263	430,647			412,856	125,870	158,820	60,580
2005	125,809	555,292	1,095,916	450,322	268,351		595,475	296,141	248,285	338,733	241,633
2006			487,687	543,706	303,532			364,482	413,196	281,706	239,303
2007			348,335	429,227	53,785			30,984	170,756	142,846	30,351
2008		14,653		255,346	159,785		8,818		101,279	72,343	36,106
TOTAL	125,809	569,945	3,048,170	1,850,864	1,216,100		604,293	1,104,463	1,059,386	994,448	607,973

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,756,949	258,567	658,892			993,331	198,874	235,054	69,304
2005	216,149	428,897	1,782,509	618,029	403,398	218	487,572	763,538	345,087	488,897	272,320
2006	835	14,160	1,040,343	670,849	427,731	390	24,826	1,032,242	517,669	380,974	265,387
2007	756	20,518	1,021,511	413,304	98,982	884	6,375	257,443	166,086	173,922	32,354
2008	857	39,993	713,849	234,105	171,796	602	29,107	193,280	77,619	68,326	38,706
TOTAL	218,597	503,568	6,315,161	2,194,854	1,760,799	2,094	547,880	3,239,834	1,305,335	1,347,173	678,071

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,884,545	6,765,796	692,814			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,004,127	-989,090	4,457			
TOTAL LOSSES	9,880,418	5,776,706	697,271			
EXPECTED LOSSES	8,625,958	4,251,696	547,464			
CREDIBILITY	.06	.12	.19			
PURE PREMIUMS						
INDICATED (PRE-TEST)	7.255	4.242	.512	12.009		
INDICATED (POST-TEST)	6.297	3.682	.444	10.423		
PRES. ON RATE LEVEL	5.966	2.941	.379	9.286		
DERIVED BY FORMULA	5.986	3.030	.391	9.407		
UNDERLYING PRES. RATE	6.334	3.122	.402	9.858		
PROPOSED	5.986	3.030	.391	9.407		
IND. RATES						
YEAR	4-1-10	12-1-10	4-1-11	4-1-12	IND. RATE	9.595
IND. RATES				9.60	MINIMUM PREMIUM	
MAN. RATES	10.18	10.18	10.02	+ 9.60	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
2004	3,966	115,364	2,908			3,966					4	4
2005	3,719	308,507	8,295			3,719				2	3	5
2006	3,892	708,493	18,203			3,892				1	3	4
2007	3,045	26,272	.862			3,045					2	2
2008	3,857	483,495	12,535			3,857				2	8	10
TOTAL	18,479	1,642,131	8.886			18,479				5	20	25

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					32,053					51,785	31,526
2005				95,616	4,010				161,372	16,775	30,734
2006				2,048	58,114				3,129	578,200	67,002
2007					836					4,205	21,231
2008				63,581	48,045				26,579	238,958	106,332
TOTAL				161,245	143,058				191,080	889,923	256,825

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					49,041					76,643	36,066
2005	193	41	15,084	127,206	7,157	141	2	28,422	211,731	27,603	34,637
2006	6	159	10,022	6,403	77,142	22	1,371	51,233	39,416	728,315	74,305
2007		10	391	130	972		25	981	486	4,676	22,632
2008	224	5,141	187,588	61,344	50,414	439	8,288	185,021	70,221	194,322	113,988
TOTAL	423	5,351	213,085	195,083	184,726	602	9,686	265,657	321,854	1,031,559	281,628

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	494,804	1,733,222	281,628	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-52,666	-99,380	1,144	
TOTAL LOSSES	442,138	1,633,842	282,772	
EXPECTED LOSSES	442,387	410,787	155,778	
CREDIBILITY	.01	.03	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.393	8.842	1.530	12.765
INDICATED (POST-TEST)	2.077	7.675	1.328	11.080
PRES. ON RATE LEVEL	2.255	2.094	.794	5.143
DERIVED BY FORMULA	2.253	2.261	.821	5.335
UNDERLYING PRES. RATE	2.394	2.223	.843	5.460
PROPOSED	2.253	2.261	.821	5.335

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	5.441
IND. RATES				5.44	MINIMUM PREMIUM	
MAN. RATES	5.13	5.31	5.55	+ 5.44	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	90,509	2,471,973	2.731			6	2	64	72	
2005	90,277	2,744,877	3.040			4	5	70	79	
2006	97,847	3,772,091	3.855			4	10	67	81	
2007	101,078	3,252,881	3.218			3	3	94	100	
2008	106,066	2,708,085	2.553				3	127	130	
TOTAL	485,777	14,949,907	3.078			17	23	422	462	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			880,916	95,720	373,150			256,961	169,093	331,046	365,087
2005			795,155	181,596	397,010			239,495	78,421	570,702	482,498
2006			675,391	555,622	605,763			319,362	438,699	500,304	676,950
2007			612,088	145,952	1,077,841			161,319	52,717	767,729	435,235
2008				149,000	857,743				48,633	1,093,920	558,789
TOTAL			2,963,550	1,127,890	3,311,507			977,137	787,563	3,263,701	2,518,559

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,386,562	143,676	570,919			618,248	267,167	489,947	417,660
2005	365	8,232	1,266,096	258,580	587,349	69	4,669	581,732	120,546	814,838	543,775
2006	872	18,751	1,373,990	710,737	831,231	411	23,282	961,855	558,078	657,026	750,738
2007	659	36,911	1,557,675	332,015	1,276,235	806	11,887	565,800	150,394	862,502	463,961
2008	1,043	38,122	1,440,559	430,463	809,183	1,616	32,521	741,832	277,760	882,151	599,022
TOTAL	2,939	102,016	7,024,882	1,875,471	4,074,917	2,902	72,359	3,469,467	1,373,945	3,706,464	2,775,156

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,674,565	11,035,376	2,777,795	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,189,628	-1,877,071	18,229	
TOTAL LOSSES	9,484,937	9,158,305	2,796,024	
EXPECTED LOSSES	9,904,993	7,840,441	2,375,450	
CREDIBILITY	.13	.29	.43	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.953	1.885	.576	4.414
INDICATED (POST-TEST)	1.695	1.636	.500	3.831
PRES. ON RATE LEVEL	1.921	1.520	.461	3.902
DERIVED BY FORMULA	1.892	1.554	.478	3.924
UNDERLYING PRES. RATE	2.039	1.614	.489	4.142
PROPOSED	1.882	1.545	.475	3.902

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	3.980
IND. RATES				3.98	MINIMUM PREMIUM	
MAN. RATES	4.25	4.15	4.21	+ 3.98	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	628,012	13,487,993	2.147			29	28	291	348
2005	665,859	12,075,335	1.813			17	26	309	352
2006	730,499	11,782,892	1.612			12	25	308	345
2007	787,939	13,568,978	1.722		1	12	25	326	364
2008	842,961	10,724,595	1.272		2	4	26	295	327
TOTAL	3,655,270	61,639,793	1.686		3	74	130	1529	1736

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			3,941,614	1,003,592	1,946,857			1,678,953	617,691	2,113,623	2,185,663
2005			2,504,095	895,408	2,393,222			821,428	473,614	2,793,687	2,193,881
2006			1,688,610	1,119,646	1,972,934			1,057,043	690,043	3,064,088	2,190,528
2007	3,000		1,714,712	1,344,489	2,504,922	9,149		1,193,325	1,397,364	3,008,094	2,393,923
2008	406,928		510,351	1,235,459	2,245,360	5,000		175,320	1,216,483	2,757,471	2,172,223
TOTAL	409,928		10,359,382	5,598,594	11,063,295	14,149		4,926,069	4,395,195	13,736,963	11,136,218

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			6,151,739	1,506,391	2,978,690			3,833,757	975,953	3,128,160	2,500,398
2005	1,797	27,252	4,092,195	1,271,198	3,529,707	422	16,176	2,054,375	700,437	3,989,560	2,472,504
2006	1,782	45,800	3,344,825	1,492,415	2,676,344	709	68,925	2,863,726	1,049,148	3,907,687	2,429,296
2007	7,574	115,800	5,194,291	1,690,523	3,039,427	26,148	99,422	4,499,867	1,666,733	3,492,270	2,551,922
2008	560,239	163,390	5,975,012	1,716,965	2,211,379	17,937	167,457	3,515,190	1,276,251	2,324,098	2,328,623
TOTAL	571,392	352,242	24,758,062	7,677,492	14,435,547	45,216	351,980	16,766,915	5,668,522	16,841,775	12,282,743

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	42,884,679	44,768,347	12,292,296	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,666,416	-8,169,098	82,818	
TOTAL LOSSES	38,218,263	36,599,249	12,375,114	
EXPECTED LOSSES	39,184,494	34,469,196	10,490,624	
CREDIBILITY	.51	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.046	1.001	.339	2.386
INDICATED (POST-TEST)	.908	.869	.294	2.071
PRES. ON RATE LEVEL	1.010	.888	.270	2.168
DERIVED BY FORMULA	.958	.869	.294	2.121
UNDERLYING PRES. RATE	1.072	.943	.287	2.302
PROPOSED	.958	.869	.294	2.121

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	TOTAL
IND. RATES				2.16	MINIMUM PREMIUM	
MAN. RATES	2.25	2.31	2.34	+ 2.16	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	357,661	7,335,305	2.050		1	9	26	167	203
2005	355,520	14,480,580	4.073		1	37	38	185	261
2006	369,028	12,413,951	3.363		1	21	38	151	211
2007	388,106	10,724,804	2.763	1		14	40	204	259
2008	434,831	7,567,179	1.740			6	17	217	240
TOTAL	1,905,146	52,521,819	2.757	1	3	87	159	924	1174

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		93,912	1,514,707	1,341,616	1,108,260		5,000	1,075,803	504,326	1,068,097	623,584
2005		167,033	5,927,199	1,510,820	1,355,593		150,000	2,556,219	1,096,064	1,045,524	672,128
2006		189,576	3,845,481	1,730,361	1,402,817		35,146	1,785,321	1,227,158	1,393,524	804,567
2007	377,292		2,251,870	1,999,296	1,867,704	28,927		791,748	937,153	1,752,205	718,609
2008			1,024,086	1,017,921	1,670,462			263,209	574,249	2,151,334	865,918
TOTAL	377,292	450,521	14,563,343	7,600,014	7,404,836	28,927	190,146	6,472,300	4,338,950	7,410,684	3,684,806

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		222,384	2,185,733	2,013,764	1,695,636		12,625	2,300,116	796,836	1,580,785	713,380
2005	3,039	374,062	9,168,663	2,099,040	2,028,450	966	345,967	5,186,403	1,507,013	1,521,278	757,488
2006	2,726	415,224	6,658,749	2,227,250	1,966,835	1,180	190,400	4,537,118	1,610,436	1,840,775	892,265
2007	565,935	137,375	6,425,478	2,210,406	2,354,748	57,928	64,888	2,937,895	1,086,194	2,046,816	766,037
2008	4,538	153,139	5,494,768	1,418,744	1,680,273	7,509	126,592	2,627,282	870,385	1,794,064	928,264
TOTAL	576,238	1,302,184	29,933,391	9,969,204	9,725,942	67,583	740,472	17,588,814	5,870,864	8,783,718	4,057,434

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	50,470,869	34,351,651	4,062,722			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,727,258	-5,898,712	25,235			
TOTAL LOSSES	45,743,611	28,452,939	4,087,957			
EXPECTED LOSSES	39,779,449	24,824,053	3,238,749			
CREDIBILITY	.33	.72	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.401	1.493	.215	4.109		
INDICATED (POST-TEST)	2.084	1.296	.187	3.567		
PRES. ON RATE LEVEL	1.967	1.227	.160	3.354		
DERIVED BY FORMULA	2.006	1.277	.187	3.470		
UNDERLYING PRES. RATE	2.088	1.303	.170	3.561		
PROPOSED	2.006	1.277	.187	3.470		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	3.539
IND. RATES				3.54	MINIMUM PREMIUM	
MAN. RATES	3.30	3.52	3.62	+ 3.54	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	223,845	7,673,195	3.427			16	20	157	193
2005	258,596	9,404,845	3.636			18	38	163	219
2006	274,139	11,329,372	4.132			20	61	209	290
2007	304,771	6,714,925	2.203			9	28	224	261
2008	366,105	7,327,882	2.001			4	22	276	302
TOTAL	1,427,456	42,450,219	2.974			67	169	1029	1265

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			2,270,597	783,086	1,046,747			1,180,057	502,697	1,446,398	443,613
2005			2,987,149	1,573,407	768,684			1,761,253	832,882	921,928	559,542
2006			2,910,303	2,614,472	804,112			1,446,002	1,710,089	1,154,572	689,822
2007			1,119,258	1,372,849	1,111,247			394,216	675,063	1,364,450	677,842
2008			719,822	958,161	1,801,624			211,189	590,306	2,123,373	923,407
TOTAL			10,007,129	7,301,975	5,532,414			4,992,717	4,311,037	7,010,721	3,294,226

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			3,573,919	1,175,413	1,601,524			2,839,217	794,263	2,140,668	507,493
2005	3,167	30,023	4,775,252	2,138,671	1,158,564	727	30,799	3,883,260	1,144,671	1,337,281	630,604
2006	4,001	77,617	5,746,594	3,196,102	1,194,430	1,635	99,449	4,131,204	2,138,035	1,561,690	765,013
2007	2,659	78,706	3,712,869	1,467,132	1,408,130	4,311	40,318	1,772,418	776,593	1,583,932	722,580
2008	4,340	142,789	5,174,775	1,402,205	1,785,299	7,145	121,515	2,538,491	866,163	1,771,170	989,892
TOTAL	14,167	329,135	22,983,409	9,379,523	7,147,947	13,818	292,081	15,164,590	5,719,725	8,394,741	3,615,582

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	38,799,136	30,659,754	3,616,823			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,182,709	-5,810,432	22,426			
TOTAL LOSSES	34,616,427	24,849,322	3,639,249			
EXPECTED LOSSES	36,014,714	25,023,305	2,712,167			
CREDIBILITY	.27	.59	.89			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.425	1.741	.255	4.421		
INDICATED (POST-TEST)	2.105	1.511	.221	3.837		
PRES. ON RATE LEVEL	2.377	1.651	.179	4.207		
DERIVED BY FORMULA	2.304	1.568	.216	4.088		
UNDERLYING PRES. RATE	2.523	1.753	.190	4.466		
PROPOSED	2.304	1.568	.216	4.088		
IND. RATES						
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	4.169
IND. RATES				4.17	MINIMUM PREMIUM	
MAN. RATES	4.85	4.65	4.54	+ 4.17	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
2004	336,561	4,718,359	1.401			336,561	1		7	12	146	166
2005	344,478	3,817,912	1.108			344,478	1		3	17	119	140
2006	349,368	4,003,622	1.145			349,368			4	14	113	131
2007	364,139	3,842,765	1.055			364,139			2	16	111	129
2008	355,863	3,762,340	1.057			355,863			2	7	102	111
TOTAL	1,750,409	20,144,998	1.151			1,750,409	2		18	66	591	677

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	6,844		810,687	310,716	647,486	55,100		366,604	231,022	1,556,067	733,833
2005	82,500		354,513	581,893	550,907			113,551	448,699	946,208	739,641
2006			819,983	509,297	521,259			405,980	377,476	671,532	698,095
2007			372,640	670,369	555,729			164,245	472,069	945,305	662,408
2008			352,468	320,667	706,990			95,839	305,264	1,344,591	636,521
TOTAL	89,344		2,710,291	2,392,942	2,982,371	55,100		1,146,219	1,834,530	5,463,703	3,470,498

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	9,883		1,276,022	466,385	988,481	96,315		882,048	365,017	2,173,500	839,505
2005	142,317	4,248	660,355	789,992	816,744	395	2,354	366,221	611,445	1,357,284	833,575
2006	792	21,079	1,554,818	654,611	719,260	366	27,442	1,142,131	502,837	870,543	774,187
2007	1,249	33,201	1,566,863	708,610	698,835	2,766	23,708	1,004,680	530,849	1,095,071	706,127
2008	1,565	55,699	2,011,116	519,108	698,045	3,924	67,993	1,439,769	502,027	1,113,076	682,351
TOTAL	155,806	114,227	7,069,174	3,138,706	3,921,365	103,766	121,497	4,834,849	2,512,175	6,609,474	3,835,745

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,541,573	16,306,589	3,846,047	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,844,640	-2,887,950	23,071	
TOTAL LOSSES	10,696,933	13,418,639	3,869,118	
EXPECTED LOSSES	15,123,534	11,920,285	3,098,224	
CREDIBILITY	.31	.68	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.611	.767	.221	1.599
INDICATED (POST-TEST)	.530	.666	.192	1.388
PRES. ON RATE LEVEL	.814	.642	.166	1.622
DERIVED BY FORMULA	.726	.658	.192	1.576
UNDERLYING PRES. RATE	.864	.681	.177	1.722
PROPOSED	.726	.658	.192	1.576

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	1.607
IND. RATES				1.61	MINIMUM PREMIUM	
MAN. RATES	1.86	1.82	1.75	+ 1.61	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
2004	195,068	3,333,985	1.709			195,068			7	15	96	118
2005	210,398	3,969,643	1.886			210,398			8	19	79	106
2006	205,339	4,905,234	2.388			205,339	1		7	22	129	159
2007	231,775	5,129,869	2.213			231,775			7	17	119	143
2008	204,935	3,287,297	1.604			204,935			1	7	111	119
TOTAL	1,047,515	20,626,028	1.969			1,047,515	1		30	80	534	645

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			902,747	423,628	553,924			333,508	183,934	489,040	447,204
2005			1,087,491	658,612	552,439			563,191	270,782	328,197	508,931
2006	2,000		972,929	698,252	996,443	4,000		351,420	413,668	979,547	486,975
2007			952,029	676,493	1,111,878			488,712	472,132	937,951	490,674
2008			219,504	336,243	807,253			100,471	153,617	1,137,900	532,309
TOTAL	2,000		4,134,700	2,793,228	4,021,937	4,000		1,837,302	1,494,133	3,872,635	2,466,093

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,420,924	635,866	847,502			802,420	290,615	723,779	511,601
2005	1,329	11,453	1,795,939	899,263	822,658	234	10,765	1,354,213	373,594	475,426	573,565
2006	4,057	26,597	1,949,044	912,771	1,357,993	10,077	25,742	1,063,259	560,602	1,259,644	540,055
2007	1,549	58,997	2,673,752	832,730	1,358,807	3,549	36,561	1,680,657	562,636	1,094,765	523,058
2008	1,627	54,960	2,009,663	556,498	787,654	2,943	52,008	1,102,948	365,001	932,158	570,635
TOTAL	8,562	152,007	9,849,322	3,837,128	5,174,614	16,803	125,076	6,003,497	2,152,448	4,485,772	2,718,914

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,158,221	15,680,825	2,726,922			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,572,124	-2,596,926	15,327			
TOTAL LOSSES	14,586,097	13,083,899	2,742,249			
EXPECTED LOSSES	12,716,833	10,663,703	2,074,080			
CREDIBILITY	.22	.48	.72			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.392	1.249	.262	2.903		
INDICATED (POST-TEST)	1.208	1.084	.227	2.519		
PRES. ON RATE LEVEL	1.144	.959	.186	2.289		
DERIVED BY FORMULA	1.158	1.019	.216	2.393		
UNDERLYING PRES. RATE	1.214	1.018	.198	2.430		
PROPOSED	1.158	1.019	.216	2.393		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	2.440
IND. RATES				2.44	MINIMUM PREMIUM	
MAN. RATES	2.37	2.41	2.47	+ 2.44	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	217,296	6,129,991	2.821			17	10	99	126
2005	231,316	2,980,737	1.288			9	12	77	98
2006	235,517	5,236,826	2.223			11	16	72	99
2007	246,059	4,675,708	1.900		1	10	18	92	121
2008	188,764	2,314,698	1.226			3	9	66	78
TOTAL	1,118,952	21,337,960	1.907		1	50	65	406	522

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			3,243,570	330,233	435,648			1,230,453	162,661	526,534	200,892
2005			1,232,627	421,505	314,155			226,039	208,869	349,836	227,706
2006			2,023,171	861,424	313,330			980,853	484,008	333,405	240,635
2007		20,000	1,870,794	791,946	357,246		4,448	548,226	395,966	445,820	241,262
2008			402,314	497,831	497,488			150,000	242,848	381,286	142,931
TOTAL		20,000	8,772,476	2,902,939	1,917,867		4,448	3,135,571	1,494,352	2,036,881	1,053,426

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			4,990,279	495,679	666,545			2,781,683	257,005	779,269	229,820
2005	845	12,506	1,970,106	579,898	470,666	187	4,351	567,049	286,109	503,508	256,625
2006	1,343	46,918	3,493,704	1,085,468	470,594	477	58,240	2,449,952	639,205	457,576	266,864
2007	1,685	111,220	3,793,080	872,406	510,724	3,224	40,242	1,619,827	446,470	542,328	257,185
2008	1,955	59,942	2,134,922	562,297	521,891	2,789	43,578	856,930	253,498	336,464	153,222
TOTAL	5,828	230,586	16,382,091	3,595,748	2,640,420	6,677	146,411	8,275,441	1,882,287	2,619,145	1,163,716

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	25,657,174	10,737,834	1,165,817	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,349,137	-1,855,563	6,579	
TOTAL LOSSES	23,308,037	8,882,271	1,172,396	
EXPECTED LOSSES	18,563,414	7,463,410	939,920	
CREDIBILITY	.23	.50	.75	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.083	.794	.105	2.982
INDICATED (POST-TEST)	1.808	.689	.091	2.588
PRES. ON RATE LEVEL	1.563	.628	.079	2.270
DERIVED BY FORMULA	1.619	.659	.088	2.366
UNDERLYING PRES. RATE	1.659	.667	.084	2.410
PROPOSED	1.619	.659	.088	2.366

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	2.413
IND. RATES				2.41	MINIMUM PREMIUM	
MAN. RATES	2.51	2.44	2.45	+ 2.41	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	89,352	5,169,174	5.785		1	9	9	92	111
2005	87,035	4,721,982	5.425			12	18	76	106
2006	86,249	5,453,441	6.322			12	25	115	152
2007	57,908	1,057,953	1.826			1	6	24	31
2008	65,289	1,713,989	2.625				18	24	42
TOTAL	385,833	18,116,539	4.695		1	34	76	331	442

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		189,141	1,344,086	218,046	514,374		1,450,000	538,851	99,863	427,570	387,243
2005			1,877,128	828,065	340,183			629,741	369,222	434,033	243,610
2006			1,640,157	1,227,360	466,950			730,097	494,815	498,206	395,856
2007			121,524	376,201	117,530			35,000	181,869	150,640	75,189
2008				693,928	118,417				475,578	159,226	266,840
TOTAL		189,141	4,982,895	3,343,600	1,557,454		1,450,000	1,933,689	1,621,347	1,669,675	1,368,738

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		94,988	2,115,593	327,286	786,990		776,487	1,296,476	157,782	632,799	443,006
2005	1,668	19,006	3,022,607	1,127,348	516,585	327	12,056	1,527,645	506,284	628,561	274,548
2006	1,884	41,152	3,047,765	1,512,684	682,066	466	42,028	1,757,930	643,218	661,647	439,004
2007	638	13,239	661,580	362,704	164,346	944	6,849	278,002	176,926	183,604	80,151
2008	2,103	41,991	1,502,073	513,350	173,735	2,602	38,732	782,361	320,614	175,854	286,052
TOTAL	6,293	210,376	10,349,618	3,843,372	2,323,722	4,339	876,152	5,642,414	1,804,824	2,282,465	1,522,761

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	17,189,275	10,632,398	1,547,258	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,098,425	-1,566,254	7,481	
TOTAL LOSSES	16,090,850	9,066,144	1,554,739	
EXPECTED LOSSES	8,932,033	6,273,645	1,115,057	
CREDIBILITY	.11	.25	.37	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.170	2.350	.403	6.923
INDICATED (POST-TEST)	3.620	2.040	.350	6.010
PRES. ON RATE LEVEL	2.181	1.532	.272	3.985
DERIVED BY FORMULA	2.339	1.659	.301	4.299
UNDERLYING PRES. RATE	2.315	1.626	.289	4.230
PROPOSED	2.339	1.659	.301	4.299

YEAR	4-1-10	12-1-10	4-1-11	4-1-12	IND. RATE	4.384
IND. RATES				4.38	MINIMUM PREMIUM	
MAN. RATES	4.36	4.36	4.30	+ 4.38	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	206,964	4,395,207	2.123			8	2	47	57
2005	207,933	3,877,976	1.865			6	11	41	58
2006	190,505	2,921,692	1.533			5	27	39	71
2007	193,508	2,100,658	1.085				21	39	60
2008	201,177	1,091,372	.542				1	31	32
TOTAL	1,000,087	14,386,905	1.439			19	62	197	278

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,836,957	33,476	668,619			652,539	14,770	547,039	641,807
2005			844,663	667,995	288,510			785,380	618,832	236,025	436,571
2006			767,779	638,127	169,036			423,481	416,430	240,518	266,321
2007				593,941	321,829				437,193	384,302	363,393
2008				25,000	261,227				1,179	576,403	227,563
TOTAL			3,449,399	1,958,539	1,709,221			1,861,400	1,488,404	1,984,287	1,935,655

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			2,891,370	50,248	1,022,988			1,570,009	23,337	809,616	734,227
2005	1,343	7,784	1,252,030	902,110	434,587	550	10,359	1,364,824	826,926	352,233	492,016
2006	975	20,024	1,484,348	779,765	256,116	396	27,887	1,162,324	522,325	330,030	295,350
2007	1,009	16,829	829,777	582,788	413,434	2,086	13,238	497,806	419,412	464,009	387,377
2008	270	10,474	399,289	117,353	244,563	734	15,395	355,710	131,741	462,358	243,948
TOTAL	3,597	55,111	6,856,814	2,432,264	2,371,688	3,766	66,879	4,950,673	1,923,741	2,418,246	2,152,918

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,936,840	9,152,445	2,153,336	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,484,655	-1,499,001	13,936	
TOTAL LOSSES	10,452,185	7,653,444	2,167,272	
EXPECTED LOSSES	12,201,062	6,170,537	1,900,166	
CREDIBILITY	.21	.47	.70	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.045	.765	.217	2.027
INDICATED (POST-TEST)	.907	.664	.188	1.759
PRES. ON RATE LEVEL	1.149	.581	.179	1.909
DERIVED BY FORMULA	1.098	.620	.185	1.903
UNDERLYING PRES. RATE	1.220	.617	.190	2.027
PROPOSED	1.098	.620	.185	1.903

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	1.941
IND. RATES				1.94	MINIMUM PREMIUM	
MAN. RATES	1.95	2.00	2.06	+ 1.94	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	29,115	162,648	.558			1		4	5
2005	74,235	8,437	.011					3	3
2006	88,584	191,469	.216				2	5	7
2007	108,201	32,252	.029				1		1
2008	90,626	1,077,467	1.188				6	26	32
TOTAL	390,761	1,472,273	.377			1	9	38	48

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			92,804		16,000			22,841		22,525	8,478
2005					2,747					2,161	3,529
2006				4,719	19,997				127,583	33,078	6,092
2007				11,280					9,107		11,865
2008				293,456	128,244				180,469	275,069	200,229
TOTAL			92,804	309,455	166,988			22,841	317,159	332,833	230,193

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			146,073		24,480			54,955		33,337	9,699
2005		2	131	65	4,028			61	50	3,075	3,977
2006	8	82	5,394	6,901	26,688	116	1,623	62,045	149,869	48,334	6,756
2007	16	237	12,907	10,126	748	42	232	8,496	7,808	758	12,648
2008	945	20,501	740,194	247,154	145,952	1,263	20,383	428,704	170,453	238,865	214,645
TOTAL	969	20,822	904,699	264,246	201,896	1,421	22,238	554,261	328,180	324,369	247,725

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,550,140	1,179,453	253,552			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-193,813	-260,064	1,294			
TOTAL LOSSES	1,356,327	919,389	254,846			
EXPECTED LOSSES	1,586,490	1,101,946	156,304			
CREDIBILITY	.11	.25	.37			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.347	.235	.065	.647		
INDICATED (POST-TEST)	.301	.204	.056	.561		
PRES. ON RATE LEVEL	.382	.266	.038	.686		
DERIVED BY FORMULA	.373	.251	.045	.669		
UNDERLYING PRES. RATE	.406	.282	.040	.728		
PROPOSED	.373	.251	.045	.669		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	.682
IND. RATES				.68	MINIMUM PREMIUM	
MAN. RATES	.93	.85	.74	+ .68	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	11,162,912	40,821,808	.365	7		78	129	533	747
2005	11,834,030	43,643,083	.368	4	1	83	117	468	673
2006	12,417,551	34,415,818	.277	2	1	51	115	481	650
2007	13,161,305	46,472,049	.353	3	1	58	145	496	703
2008	13,016,992	42,123,560	.323	5		35	224	589	853
TOTAL	61,592,790	207,476,318	.337	21	3	305	730	2567	3626

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	3,072,459		13,110,637	3,817,742	3,641,882	6,931		5,374,396	2,934,596	5,125,877	3,737,288
2005	1,860,004	179,462	16,033,286	3,540,990	3,050,918	53,126	367,787	8,118,654	2,973,269	3,891,932	3,573,655
2006	458,299	347,033	8,442,303	3,943,976	3,165,898	1,701	2,001,607	3,731,003	4,293,460	4,342,136	3,688,402
2007	570,132	469,622	10,430,162	5,193,437	2,799,634	5,000	7,884,167	3,663,807	6,484,410	4,427,887	4,543,791
2008	2,527,860		5,567,994	5,282,243	4,735,198	186,063		4,279,432	6,596,314	8,238,584	4,709,872
TOTAL	8,488,754	996,117	53,584,382	21,778,388	17,393,530	252,821	10,253,561	25,167,292	23,282,049	26,026,416	20,253,008

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	4,230,256		20,056,096	5,730,431	5,572,072	12,116		11,533,174	4,636,666	7,586,304	4,275,457
2005	2,947,495	448,789	24,440,000	4,933,479	4,576,095	104,329	783,213	17,159,043	4,136,934	5,634,125	4,027,509
2006	681,250	301,287	14,740,682	5,020,480	4,437,076	7,306	1,040,094	9,937,804	4,343,177	5,687,104	4,090,438
2007	859,862	522,696	22,329,275	5,665,647	3,835,578	41,568	1,050,593	13,452,108	5,220,665	5,435,039	4,843,681
2008	3,258,993	653,564	23,094,463	5,787,803	5,064,274	347,132	898,340	17,802,459	5,531,180	7,269,570	5,048,983
TOTAL	11,977,856	1,926,336	104,660,516	27,137,840	23,485,095	512,451	3,772,240	69,884,588	23,868,622	31,612,142	22,286,068

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	195,322,265	107,021,880	22,402,783			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-20,020,707	-18,677,918	135,733			
TOTAL LOSSES	175,301,558	88,343,962	22,538,516			
EXPECTED LOSSES	165,068,677	77,606,915	17,861,909			
CREDIBILITY	1.00	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.285	.143	.037	.465		
INDICATED (POST-TEST)	.247	.124	.032	.403		
PRES. ON RATE LEVEL	.252	.119	.027	.398		
DERIVED BY FORMULA	.247	.124	.032	.403		
UNDERLYING PRES. RATE	.268	.126	.029	.423		
PROPOSED	.247	.124	.032	.403		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	.411
IND. RATES				.41	MINIMUM PREMIUM	
MAN. RATES	.49	.46	.43	+ .41	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	616,672	3,365,741	.545			6	16	70	92
2005	587,323	4,169,982	.709			8	17	63	88
2006	654,208	4,055,871	.619			5	14	70	90
2007	709,183	3,224,106	.454		1	3	16	68	87
2008	675,906	3,008,469	.445			1	16	67	84
TOTAL	3,243,292	17,824,169	.550		1	23	79	338	441

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			883,629	404,639	470,763			383,163	250,627	521,532	451,388
2005			1,271,352	420,819	351,800			601,576	538,187	584,334	401,914
2006	545,453		1,145,745	386,331	467,782	86		339,673	241,707	517,853	411,241
2007			438,301	472,573	725,965			130,396	535,560	582,328	338,983
2008			131,606	646,323	643,783			3,439	436,161	671,539	475,618
TOTAL	545,453		3,870,633	2,330,685	2,660,093	86		1,458,247	2,002,242	2,877,586	2,079,144

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,390,832	607,362	720,267			921,891	395,991	771,871	516,388
2005	847	12,858	2,018,837	580,172	525,960	475	11,200	1,453,118	730,028	846,165	452,957
2006	804,120	26,646	1,974,482	515,853	647,936	440	21,981	917,440	332,117	669,099	456,066
2007	1,014	33,451	1,515,215	561,067	885,035	2,863	22,028	908,217	539,839	695,704	361,356
2008	2,399	62,810	2,280,261	694,934	661,361	3,057	49,837	1,046,520	414,017	582,836	509,862
TOTAL	808,380	135,765	9,179,627	2,959,388	3,440,559	6,835	105,046	5,247,186	2,411,992	3,565,675	2,296,629

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,482,839	12,377,614	2,314,986			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,064,248	-1,892,147	14,974			
TOTAL LOSSES	13,418,591	10,485,467	2,329,960			
EXPECTED LOSSES	16,962,417	7,848,767	1,978,409			
CREDIBILITY	.47	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.414	.323	.072	.809		
INDICATED (POST-TEST)	.359	.280	.062	.701		
PRES. ON RATE LEVEL	.493	.228	.057	.778		
DERIVED BY FORMULA	.430	.280	.062	.772		
UNDERLYING PRES. RATE	.523	.242	.061	.826		
PROPOSED	.430	.280	.062	.772		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	.787
IND. RATES				.79	MINIMUM PREMIUM	
MAN. RATES	.87	.87	.84	+ .79	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	40,752,937	77,744,161	.190	4	2	149	259	1157	1571
2005	43,349,826	76,472,043	.176	3		152	251	1088	1494
2006	46,357,271	66,172,084	.142	2	1	117	233	968	1321
2007	49,666,401	78,953,420	.158	4	1	88	324	1065	1482
2008	49,358,588	55,061,678	.111	4		32	208	1082	1326
TOTAL	229,485,023	354,403,386	.154	17	4	538	1275	5360	7194

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	824,647	1,091,000	26,911,261	7,955,105	6,794,623	5,784	259,500	10,933,083	5,703,941	9,270,373	7,994,844
2005	1,148,839		26,204,301	7,662,632	6,622,859	4,947		11,334,310	7,092,277	8,392,601	8,009,277
2006	799,961	141,136	19,590,721	8,183,039	6,561,385	76,581	24,616	7,915,246	6,260,228	8,486,878	8,132,293
2007	872,602	384,816	15,538,146	11,448,445	7,561,491	283,099	4,764,526	9,638,820	9,426,340	9,631,967	9,403,168
2008	1,499,086		5,747,010	6,388,271	8,823,087	42,890		3,757,947	5,833,480	13,495,952	9,473,955
TOTAL	5,145,135	1,616,952	93,991,439	41,637,492	36,363,445	413,301	5,048,642	43,579,406	34,316,266	49,277,771	43,013,537

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	1,190,790	1,128,325	41,138,003	11,940,616	10,395,776	10,111	655,238	24,255,041	9,012,230	13,720,147	9,146,102
2005	1,617,271	259,720	40,753,076	10,534,852	9,903,987	15,621	198,235	25,152,435	8,583,978	12,126,452	9,026,455
2006	911,735	701,183	34,046,921	10,565,220	9,226,790	185,298	552,169	20,632,194	8,226,544	11,111,138	9,018,713
2007	1,322,198	872,323	38,363,375	12,284,657	9,890,254	562,668	1,215,090	24,357,153	9,818,784	11,652,813	10,023,777
2008	1,923,864	866,370	31,051,725	8,174,796	8,969,739	135,523	1,086,045	21,903,961	6,906,574	11,520,883	10,156,080
TOTAL	6,965,858	3,827,921	185,353,100	53,500,141	48,386,546	909,221	3,706,777	116,300,784	42,548,110	60,131,433	47,371,127

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	321,444,363	206,623,727	47,764,992		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-37,474,078	-40,192,168	316,758		
TOTAL LOSSES	283,970,285	166,431,559	48,081,750		
EXPECTED LOSSES	309,804,781	167,524,067	41,307,305		
CREDIBILITY	1.00	1.00	1.00		
PURE PREMIUMS					
INDICATED (PRE-TEST)	.124	.073	.021	.218	
INDICATED (POST-TEST)	.108	.063	.018	.189	
PRES. ON RATE LEVEL	.127	.069	.017	.213	
DERIVED BY FORMULA	.108	.063	.018	.189	
UNDERLYING PRES. RATE	.135	.073	.018	.226	
PROPOSED	.108	.063	.018	.189	
IND. RATES					
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE
IND. RATES				.19	MINIMUM PREMIUM
MAN. RATES	.27	.25	.23	+ .19	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
2004	336,932	6,393,103	1.897			336,932			10	15	156	181
2005	349,849	6,263,013	1.790			349,849	1		10	25	127	163
2006	379,078	5,881,994	1.551			379,078			9	23	145	177
2007	397,699	6,516,959	1.638			397,699		1	8	31	140	180
2008	410,503	4,565,334	1.112			410,503			4	17	143	164
TOTAL	1,874,061	29,620,403	1.581			1,874,061	1	1	41	111	711	865

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,702,479	639,954	1,048,394			609,184	514,794	1,414,835	463,463
2005	158,315		1,556,887	1,053,723	1,031,607			583,706	685,643	861,314	331,818
2006			1,283,082	1,029,890	849,459			822,212	507,385	852,720	537,246
2007		48,373	1,011,864	1,209,771	642,621		6,696	506,033	1,262,713	1,382,914	445,974
2008			717,045	533,650	1,273,605			86,424	251,169	1,273,045	430,396
TOTAL	158,315	48,373	6,271,357	4,466,988	4,845,686		6,696	2,607,559	3,221,704	5,784,828	2,208,897

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			2,679,702	960,571	1,604,040			1,465,695	813,375	2,093,958	530,202
2005	272,971	16,685	2,599,873	1,440,388	1,532,139	610	11,274	1,488,458	929,459	1,243,733	373,959
2006	1,596	33,703	2,481,022	1,298,156	1,178,034	483	44,511	1,858,807	681,434	1,109,150	595,806
2007	2,259	142,067	3,167,768	1,243,518	850,537	7,262	68,835	2,560,296	1,294,220	1,656,151	475,408
2008	2,734	101,114	3,640,413	912,646	1,256,426	3,502	61,118	1,300,797	452,048	1,049,830	461,385
TOTAL	279,560	293,569	14,568,778	5,855,279	6,421,176	11,857	185,738	8,674,053	4,170,536	7,152,822	2,436,760

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	24,013,997	23,615,263	2,439,802			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,920,736	-4,133,582	15,022			
TOTAL LOSSES	21,093,261	19,481,681	2,454,824			
EXPECTED LOSSES	24,287,831	17,278,843	1,949,023			
CREDIBILITY	.32	.71	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.126	1.040	.131	2.297		
INDICATED (POST-TEST)	.977	.903	.114	1.994		
PRES. ON RATE LEVEL	1.221	.868	.098	2.187		
DERIVED BY FORMULA	1.143	.893	.114	2.150		
UNDERLYING PRES. RATE	1.296	.922	.104	2.322		
PROPOSED	1.143	.893	.114	2.150		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	2.193
IND. RATES				2.19	MINIMUM PREMIUM	
MAN. RATES	2.51	2.45	2.36	+ 2.19	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
2004	1,596,107	8,705,327	.545			1,596,107	2		13	16	94	125
2005	1,723,953	7,087,618	.411			1,723,953	1		11	14	113	139
2006	1,968,860	5,813,930	.295			1,968,860			7	18	92	117
2007	2,116,753	8,103,352	.382			2,116,753	2		10	25	96	133
2008	2,103,796	9,232,767	.438			2,103,796	4		9	9	77	99
TOTAL	9,509,469	38,942,994	.410			9,509,469	9		50	82	472	613

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	813,660		2,021,939	510,383	681,161			3,029,391	395,106	643,837	609,850
2005	726,024		2,066,510	454,837	734,413	10,000		1,199,222	385,859	764,652	746,101
2006			1,118,084	488,593	493,728			1,130,697	920,612	757,486	904,730
2007	1,363,018		1,716,090	962,211	917,862	97,000		865,915	469,983	959,371	751,902
2008	772,676		1,921,322	450,977	766,311	2,500		2,944,828	361,019	1,302,889	710,245
TOTAL	3,675,378		8,843,945	2,867,001	3,593,475	109,500		9,170,053	2,532,579	4,428,235	3,722,828

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	1,122,119		2,758,152	766,085	1,042,171			2,969,827	624,269	952,875	697,668
2005	941,562	19,447	3,013,188	640,619	1,089,636	15,815	18,816	2,351,244	542,769	1,100,741	840,856
2006	763	26,021	1,925,920	631,406	685,035	861	63,833	2,661,620	1,142,294	1,013,108	1,003,346
2007	887,761	86,028	4,018,464	1,102,509	1,169,835	79,359	51,555	2,471,383	601,163	1,127,578	801,528
2008	1,056,286	109,858	3,809,931	732,693	807,823	15,157	172,923	3,249,852	664,596	1,124,363	761,383
TOTAL	4,008,491	241,354	15,525,655	3,873,312	4,794,500	111,192	307,127	13,703,926	3,575,091	5,318,665	4,104,781

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	34,075,591	17,571,188	4,116,829			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,413,146	-3,154,518	25,951			
TOTAL LOSSES	30,662,445	14,416,670	4,142,780			
EXPECTED LOSSES	28,338,218	13,218,162	3,328,315			
CREDIBILITY	.96	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.322	.152	.044	.518		
INDICATED (POST-TEST)	.279	.132	.038	.449		
PRES. ON RATE LEVEL	.281	.131	.033	.445		
DERIVED BY FORMULA	.279	.132	.038	.449		
UNDERLYING PRES. RATE	.298	.139	.035	.472		
PROPOSED	.279	.132	.038	.449		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	.457
IND. RATES				.46	MINIMUM PREMIUM	
MAN. RATES	.50	.48	.48	+ .46	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	2,612,293	3,258,330	.124			6	11	39	56	
2005	2,813,602	4,673,194	.166	1		7	14	38	60	
2006	2,987,111	3,059,440	.102	1	1	4	10	38	54	
2007	3,057,561	4,086,132	.133	1		6	23	43	73	
2008	3,121,445	3,954,574	.126	1		2	10	45	58	
TOTAL	14,592,012	19,031,670	.130	4	1	25	68	203	301	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,300,339	289,136	204,920			530,101	459,337	174,673	299,824
2005	412,500		1,511,820	306,279	250,267			471,528	881,250	299,238	540,312
2006	127,399	715,673	858,698	259,356	168,302		25,100	200,660	152,008	285,809	266,435
2007	3,000		1,048,195	440,477	257,117	71,736		1,196,956	365,010	358,171	345,470
2008	5,508		362,024	249,909	694,370	677,000		103,551	166,904	1,417,438	277,870
TOTAL	548,407	715,673	5,081,076	1,545,157	1,574,976	748,736	25,100	2,502,796	2,024,509	2,535,329	1,729,911

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			2,046,734	433,991	313,528			1,275,423	725,752	258,517	342,999
2005	706,318	15,116	2,375,062	410,843	376,287	694	9,024	1,231,948	1,050,240	445,851	608,932
2006	188,085	812,875	1,549,848	346,486	243,006	152	50,863	547,679	206,240	370,428	295,476
2007	5,413	42,618	2,020,871	489,570	350,117	131,254	47,008	2,305,112	444,970	450,771	368,271
2008	7,971	50,501	1,819,060	453,023	645,576	952,425	50,924	1,072,138	352,831	861,005	297,877
TOTAL	907,787	921,110	9,811,575	2,133,913	1,928,514	1,084,525	157,819	6,432,300	2,780,033	2,386,572	1,913,555

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	19,331,087	9,287,025	1,916,523			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,638,893	-1,577,673	11,127			
TOTAL LOSSES	17,692,194	7,709,352	1,927,650			
EXPECTED LOSSES	13,570,571	6,566,405	1,459,201			
CREDIBILITY	1.00	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.121	.053	.013	.187		
INDICATED (POST-TEST)	.105	.046	.011	.162		
PRES. ON RATE LEVEL	.088	.042	.009	.139		
DERIVED BY FORMULA	.105	.046	.011	.162		
UNDERLYING PRES. RATE	.093	.045	.010	.148		
PROPOSED	.105	.046	.011	.162		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	.165
IND. RATES				.17	MINIMUM PREMIUM	
MAN. RATES	.17	.17	.15	+ .17	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	5,997,135	22,074,915	.368		2	51	43	241	337
2005	6,265,810	19,312,825	.308			46	39	237	322
2006	6,752,228	20,270,509	.300	2		39	54	256	351
2007	7,084,114	19,616,243	.276			30	73	255	358
2008	7,450,333	17,677,043	.237	1		14	44	334	393
TOTAL	33,549,620	98,951,535	.295	3	2	180	253	1323	1761

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		251,095	9,432,588	1,507,677	1,783,534		32,299	4,233,721	1,073,280	1,965,804	1,794,917
2005			8,450,690	1,186,376	2,143,635			2,763,816	1,029,856	2,048,523	1,689,929
2006	107,592		6,522,839	1,729,859	2,466,706	23,486		2,459,028	1,738,019	2,962,460	2,260,520
2007			5,273,881	3,340,798	1,999,265			2,006,544	2,185,779	2,325,572	2,484,404
2008	837,372		2,090,354	1,642,400	3,398,782	550,000		767,311	1,805,299	3,888,893	2,696,632
TOTAL	944,964	251,095	31,770,352	9,407,110	11,791,922	573,486	32,299	12,230,420	7,832,233	13,191,252	10,926,402

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		594,593	14,023,938	2,263,024	2,728,806		81,555	8,708,353	1,695,782	2,909,383	2,053,385
2005	2,377	85,047	13,228,368	1,710,873	3,189,092	907	52,883	6,597,433	1,451,677	2,949,362	1,904,550
2006	161,332	147,641	10,960,309	2,373,028	3,411,437	58,456	156,500	6,533,335	2,341,034	3,852,515	2,506,917
2007	6,782	259,027	12,310,443	3,602,212	2,664,551	15,293	147,874	6,761,612	2,344,748	2,818,118	2,648,375
2008	525,032	287,176	10,310,659	2,581,514	3,377,240	413,278	285,465	5,789,584	1,826,929	3,290,734	2,890,790
TOTAL	695,523	1,373,484	60,833,717	12,530,651	15,371,126	487,934	724,277	34,390,317	9,660,170	15,820,112	12,004,017

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	100,512,968	53,792,932	12,086,007			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-9,692,070	-9,128,675	75,377			
TOTAL LOSSES	90,820,898	44,664,257	12,161,384			
EXPECTED LOSSES	80,854,584	38,246,567	9,729,390			
CREDIBILITY	1.00	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.271	.133	.036	.440		
INDICATED (POST-TEST)	.235	.115	.031	.381		
PRES. ON RATE LEVEL	.227	.108	.027	.362		
DERIVED BY FORMULA	.235	.115	.031	.381		
UNDERLYING PRES. RATE	.241	.114	.029	.384		
PROPOSED	.235	.115	.031	.381		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	.388
IND. RATES				.39	MINIMUM PREMIUM	
MAN. RATES	.35	.36	.39	+ .39	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	327,387	4,779,662	1.459			12	9	61	82
2005	304,217	2,933,493	.964			7	8	54	69
2006	387,642	4,269,948	1.101			10	12	58	80
2007	383,464	3,750,791	.978			6	12	71	89
2008	395,878	2,989,557	.755			2	9	66	77
TOTAL	1,798,588	18,723,451	1.041			37	50	310	397

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			2,062,646	446,213	465,596			623,989	182,946	588,315	409,957
2005			933,973	485,993	309,997			247,019	193,924	414,471	348,116
2006			1,509,900	589,018	422,001			628,301	276,659	492,924	351,145
2007			829,988	773,330	515,835			356,051	419,967	492,010	363,610
2008			243,241	465,163	574,579			121,364	193,210	1,012,371	379,629
TOTAL			5,579,748	2,759,717	2,288,008			1,976,724	1,266,706	3,000,091	1,852,457

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			3,246,604	669,766	712,362			1,501,317	289,055	870,708	468,991
2005	979	9,627	1,522,153	662,568	464,355	173	4,776	614,643	268,436	595,225	392,327
2006	927	35,153	2,610,495	759,969	598,829	281	37,540	1,577,908	388,060	643,178	389,420
2007	1,513	49,045	2,329,473	820,754	669,832	2,876	27,536	1,250,486	452,906	591,041	387,608
2008	1,862	54,762	1,976,317	556,008	584,570	3,133	53,750	1,120,930	363,141	836,334	406,962
TOTAL	5,281	148,587	11,685,042	3,469,065	3,029,948	6,463	123,602	6,065,284	1,761,598	3,536,486	2,045,308

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	18,044,847	11,808,595	2,051,391	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,993,156	-1,856,442	15,173	
TOTAL LOSSES	16,051,691	9,952,153	2,066,564	
EXPECTED LOSSES	16,636,940	7,769,899	1,960,462	
CREDIBILITY	.31	.69	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.892	.553	.115	1.560
INDICATED (POST-TEST)	.774	.480	.100	1.354
PRES. ON RATE LEVEL	.871	.407	.103	1.381
DERIVED BY FORMULA	.841	.457	.100	1.398
UNDERLYING PRES. RATE	.925	.432	.109	1.466
PROPOSED	.831	.451	.099	1.381

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	1.408
IND. RATES				1.41	MINIMUM PREMIUM	
MAN. RATES	1.48	1.52	1.49	+ 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
2004	252,293	1,868,759	.740			252,293				9	79	88
2005	274,794	3,781,669	1.376			274,794			6	13	69	88
2006	301,780	3,527,911	1.169			301,780			3	13	87	103
2007	332,739	3,532,469	1.061			332,739			3	19	76	98
2008	358,867	3,705,361	1.032			358,867			1	16	95	112
TOTAL	1,520,473	16,416,169	1.080			1,520,473			13	70	406	489

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				107,910	272,986				141,730	699,189	646,944
2005			992,258	367,684	228,170			870,133	173,569	405,230	744,625
2006			803,781	421,906	251,217			235,084	462,396	581,065	772,462
2007			372,272	388,989	402,137			431,070	361,427	757,530	819,044
2008			130,199	494,486	488,651			275,000	504,050	899,012	913,963
TOTAL			2,298,510	1,780,975	1,643,161			1,811,287	1,643,172	3,342,026	3,897,038

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				161,972	417,665				223,933	1,034,794	740,104
2005	743	9,922	1,567,943	503,820	342,965	154	16,364	2,015,871	254,028	583,895	839,192
2006	650	19,492	1,446,268	533,250	357,854	434	19,321	791,046	585,570	758,907	856,660
2007	789	24,891	1,158,624	431,740	501,425	2,797	29,549	1,366,784	438,720	882,844	873,101
2008	1,835	49,008	1,776,240	532,769	503,473	5,662	89,491	1,778,564	545,397	783,151	979,768
TOTAL	4,017	103,313	5,949,075	2,163,551	2,123,382	9,047	154,725	5,952,265	2,047,648	4,043,591	4,288,825

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,172,442	10,378,172	4,319,853	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,089,619	-1,983,787	27,942	
TOTAL LOSSES	11,082,823	8,394,385	4,347,795	
EXPECTED LOSSES	9,183,658	8,408,216	3,497,088	
CREDIBILITY	.28	.62	.93	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.729	.552	.286	1.567
INDICATED (POST-TEST)	.633	.479	.248	1.360
PRES. ON RATE LEVEL	.569	.521	.217	1.307
DERIVED BY FORMULA	.587	.495	.246	1.328
UNDERLYING PRES. RATE	.604	.553	.230	1.387
PROPOSED	.587	.495	.246	1.328

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	1.354
IND. RATES				1.35	MINIMUM PREMIUM	
MAN. RATES	1.42	1.39	1.41	+ 1.35	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
2004	1,299,254	34,302,924	2.640				1,299,254			66	88	767	921
2005	1,338,652	33,952,811	2.536				1,338,652			48	127	626	801
2006	1,441,320	36,452,907	2.529				1,441,320			62	133	654	849
2007	1,485,943	31,528,049	2.121				1,485,943	1		33	109	602	745
2008	1,612,819	22,971,368	1.424				1,612,819			8	63	658	729
TOTAL	7,177,988	159,208,059	2.218				7,177,988	1	217	520	3307	4045	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			9,499,370	3,782,783	5,052,056			3,790,135	1,820,891	5,669,223	4,688,466
2005			7,968,842	5,394,726	4,830,391			2,914,298	3,291,725	4,807,052	4,745,777
2006			8,529,714	6,049,048	5,539,030			3,358,512	2,948,098	5,324,895	4,703,610
2007		15,000	4,896,074	5,725,616	5,801,227		1,014	1,364,724	2,834,382	5,883,678	5,006,334
2008			1,057,298	2,340,255	5,346,259			752,363	1,423,462	6,706,243	5,345,488
TOTAL		15,000	31,951,298	23,292,428	26,568,963		1,014	12,180,032	12,318,558	28,391,091	24,489,675

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			14,942,486	5,677,961	7,729,665			9,085,984	2,877,008	8,390,453	5,363,605
2005	10,845	83,406	13,047,804	7,362,167	7,182,106	2,898	54,204	7,159,857	4,477,437	6,927,256	5,348,491
2006	9,479	223,010	16,419,721	7,694,657	7,662,510	2,830	207,293	8,608,693	3,923,757	6,898,284	5,216,303
2007	11,527	375,197	16,364,971	6,312,403	7,233,887	17,547	159,891	6,871,879	3,249,557	6,815,625	5,336,752
2008	10,971	352,352	12,944,761	3,721,127	5,209,630	19,668	340,432	7,183,626	2,456,152	5,544,774	5,730,363
TOTAL	42,822	1,033,965	73,719,743	30,768,315	35,017,798	42,943	761,820	38,910,039	16,983,911	34,576,392	26,995,514

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	114,703,422	117,676,204	27,086,474			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-13,810,593	-21,051,851	170,030			
TOTAL LOSSES	100,892,829	96,624,353	27,256,504			
EXPECTED LOSSES	115,709,165	88,361,032	21,892,864			
CREDIBILITY	.79	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.406	1.346	.380	3.132		
INDICATED (POST-TEST)	1.220	1.168	.330	2.718		
PRES. ON RATE LEVEL	1.519	1.160	.286	2.965		
DERIVED BY FORMULA	1.283	1.168	.330	2.781		
UNDERLYING PRES. RATE	1.612	1.231	.305	3.148		
PROPOSED	1.283	1.168	.330	2.781		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	2.836
IND. RATES				2.84	MINIMUM PREMIUM	
MAN. RATES	3.46	3.30	3.20	+ 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
2004	3,687,262	29,079,710	.788			57	57	685	799
2005	3,639,389	26,828,297	.737			47	46	621	714
2006	4,002,198	28,725,377	.717			55	42	627	724
2007	4,093,605	27,366,701	.668			31	67	582	680
2008	4,499,463	23,696,373	.526		1	16	69	616	702
TOTAL	19,921,917	135,696,458	.681		1	206	281	3131	3619

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			9,510,335	2,049,169	3,670,597			3,300,970	1,432,872	4,494,805	4,620,962
2005			8,137,619	1,994,664	3,302,906			4,171,862	1,199,396	4,102,108	3,919,742
2006			9,008,876	1,841,939	3,961,368			3,412,667	1,480,931	4,558,707	4,460,889
2007			5,633,641	3,058,319	4,462,058			1,732,253	2,566,266	4,586,257	5,327,907
2008	47,000		2,741,487	2,779,473	4,389,204	1,939		942,540	2,706,126	5,540,706	4,547,898
TOTAL	47,000		35,031,958	11,723,564	19,786,133	1,939		13,560,292	9,385,591	23,282,583	22,877,398

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			14,969,266	3,075,807	5,616,026			7,942,135	2,263,936	6,652,313	5,286,381
2005	4,004	82,396	12,754,531	2,808,339	4,897,960	1,054	74,895	9,307,767	1,743,552	5,879,894	4,417,549
2006	3,091	202,031	14,990,011	2,675,483	5,427,840	1,480	207,940	8,722,285	2,199,082	5,861,468	4,947,126
2007	7,128	300,209	13,752,923	3,752,830	5,517,345	16,864	159,287	7,085,237	2,906,098	5,358,619	5,679,549
2008	76,238	409,144	14,669,942	3,791,095	4,424,881	28,307	411,606	8,390,712	2,754,279	4,711,619	4,875,347
TOTAL	90,461	993,780	71,136,673	16,103,554	25,884,052	47,705	853,728	41,448,136	11,866,947	28,463,913	25,205,952

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	114,670,824	82,547,728	25,424,400			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-11,387,061	-15,126,886	164,162			
TOTAL LOSSES	103,283,763	67,420,842	25,588,562			
EXPECTED LOSSES	95,625,201	63,550,916	21,117,232			
CREDIBILITY	1.00	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.518	.338	.128	.984		
INDICATED (POST-TEST)	.450	.293	.111	.854		
PRES. ON RATE LEVEL	.452	.301	.100	.853		
DERIVED BY FORMULA	.450	.293	.111	.854		
UNDERLYING PRES. RATE	.480	.319	.106	.905		
PROPOSED	.450	.293	.111	.854		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	.871
IND. RATES				.87	MINIMUM PREMIUM	
MAN. RATES	.88	.85	.92	+ .87	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	1,077,357	555,608	.051			1	2	10	13
2005	1,149,683	510,611	.044				4	11	15
2006	1,249,163	1,039,443	.083			1	6	17	24
2007	1,380,099	326,716	.023				4	9	13
2008	1,360,710	617,822	.045					8	8
TOTAL	6,217,012	3,050,200	.049			2	16	55	73

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			179,055	42,341	102,917			6,731	5,098	132,359	87,107
2005				26,524	70,853				193,670	83,605	135,959
2006			269,263	112,355	58,046			26,989	348,859	135,404	88,527
2007				47,900	28,003				30,892	80,165	139,756
2008					138,880					388,861	90,081
TOTAL			448,318	229,120	398,699			33,720	578,519	820,394	541,430

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			281,833	63,554	157,463			16,195	8,055	195,891	99,650
2005	53	81	7,517	36,922	104,232	170	19	35,907	255,544	123,451	153,226
2006	173	6,278	466,397	142,901	84,228	321	5,967	233,965	414,170	189,112	98,176
2007	78	1,378	67,880	47,316	35,734	160	1,229	47,587	35,781	91,765	148,980
2008	102	4,861	186,563	53,432	128,800	489	10,342	238,841	88,410	311,839	96,567
TOTAL	406	12,598	1,010,190	344,125	510,457	1,140	17,557	572,495	801,960	912,058	596,599

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,614,386	2,575,334	597,878			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-150,175	-327,041	3,373			
TOTAL LOSSES	1,464,211	2,248,293	601,251			
EXPECTED LOSSES	1,243,403	1,367,743	435,191			
CREDIBILITY	.72	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.024	.036	.010	.070		
INDICATED (POST-TEST)	.021	.031	.009	.061		
PRES. ON RATE LEVEL	.019	.021	.006	.046		
DERIVED BY FORMULA	.020	.031	.009	.060		
UNDERLYING PRES. RATE	.020	.022	.007	.049		
PROPOSED	.020	.031	.009	.060		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	.060
IND. RATES				.06	MINIMUM PREMIUM	
MAN. RATES	.08	.06	.05	+ .06	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	906,230	3,062,605	.337			3	8	66	77	
2005	789,177	2,839,313	.359	1		2	6	62	71	
2006	801,258	3,177,890	.396	1		5	4	51	61	
2007	827,196	3,128,753	.378			2	11	38	51	
2008	855,347	2,984,452	.348	1		3	8	43	55	
TOTAL	4,179,208	15,193,013	.364	3		15	37	260	315	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			535,412	270,607	394,840			396,249	301,142	670,291	494,064
2005	126,448		300,996	247,084	447,398	6,277		228,393	381,993	700,799	399,925
2006	81,514		714,466	150,374	386,314	3,331		355,057	95,159	765,571	626,104
2007			251,438	483,268	491,818			159,282	419,583	651,396	671,968
2008	227,827		375,207	242,739	296,908	1,000		252,423	163,209	787,996	637,143
TOTAL	435,789		2,177,519	1,394,072	2,017,278	10,608		1,391,404	1,361,086	3,576,053	2,829,204

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			842,739	406,181	604,102			953,375	475,805	992,034	565,209
2005	216,831	3,494	521,235	341,939	660,317	13,164	4,490	612,398	520,858	1,006,946	450,715
2006	120,334	16,242	1,202,099	222,197	526,296	8,166	21,578	905,225	178,558	973,590	694,349
2007	954	24,673	1,147,165	523,924	609,383	2,442	20,589	876,565	451,287	763,576	716,318
2008	311,790	37,986	1,337,888	310,780	311,383	5,244	59,485	1,178,643	313,091	658,684	683,017
TOTAL	649,909	82,395	5,051,126	1,805,021	2,711,481	29,016	106,142	4,526,206	1,939,599	4,394,830	3,109,608

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,444,794	10,850,931	3,110,009			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,119,428	-2,074,077	17,309			
TOTAL LOSSES	9,325,366	8,776,854	3,127,318			
EXPECTED LOSSES	9,236,049	8,567,377	2,340,356			
CREDIBILITY	.55	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.223	.210	.075	.508		
INDICATED (POST-TEST)	.194	.182	.065	.441		
PRES. ON RATE LEVEL	.208	.193	.053	.454		
DERIVED BY FORMULA	.200	.182	.065	.447		
UNDERLYING PRES. RATE	.221	.205	.056	.482		
PROPOSED	.200	.182	.065	.447		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	.455
IND. RATES				.46	MINIMUM PREMIUM	
MAN. RATES	.53	.53	.49	+ .46	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	65,116	558,948	.858	1	1		3	33	38	
2005	68,181	587,821	.862				1	34	35	
2006	72,568	1,292,946	1.781			2	3	20	25	
2007	77,845	818,636	1.051				4	29	33	
2008	80,913	801,861	.991				1	31	32	
TOTAL	364,623	4,060,212	1.114	1	1	2	12	147	163	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	3,000	21,527		114,414	59,713		27,990		84,108	186,659	61,537
2005				29,159	86,821				42,621	321,425	107,795
2006			313,083	145,677	166,417			116,695	109,525	249,445	192,104
2007				90,964	129,474				277,158	147,222	173,818
2008				61,391	217,192				21,687	311,925	189,666
TOTAL	3,000	21,527	313,083	441,605	659,617		27,990	116,695	535,099	1,216,676	724,920

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	4,332	50,976		171,735	91,363		70,675		132,890	276,258	70,398
2005	59	99	8,690	40,794	127,677	38	67	16,489	63,106	458,385	121,485
2006	232	7,649	564,966	190,578	229,654	107	8,053	333,644	149,211	321,336	213,043
2007	173	3,676	164,482	101,624	156,495	1,289	7,883	293,000	254,719	186,893	185,290
2008	331	10,915	410,563	124,956	207,079	513	9,847	222,800	83,888	252,336	203,322
TOTAL	5,127	73,315	1,148,701	629,687	812,268	1,947	96,525	865,933	683,814	1,495,208	793,538

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,191,548	3,620,977	793,538	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-362,389	-666,617	5,003	
TOTAL LOSSES	1,829,159	2,954,360	798,541	
EXPECTED LOSSES	3,019,079	2,793,013	645,382	
CREDIBILITY	.11	.24	.36	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.502	.810	.219	1.531
INDICATED (POST-TEST)	.436	.703	.190	1.329
PRES. ON RATE LEVEL	.780	.722	.166	1.668
DERIVED BY FORMULA	.742	.717	.175	1.634
UNDERLYING PRES. RATE	.828	.766	.177	1.771
PROPOSED	.742	.717	.175	1.634

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	1.666
IND. RATES				1.67	MINIMUM PREMIUM	
MAN. RATES	1.86	1.81	1.80	+ 1.67	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	9,601,464	38,634,131	.402	1		60	506	632	1199	
2005	9,757,801	43,269,509	.443			62	557	642	1261	
2006	10,477,661	46,734,966	.446	3		56	613	620	1292	
2007	11,398,203	53,040,223	.465	1	1	58	645	696	1401	
2008	11,811,568	39,775,943	.336	2		14	21	1306	1343	
TOTAL	53,046,697	221,454,772	.417	7	1	250	2342	3896	6496	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	12,964		9,442,391	5,326,323	2,269,966			4,409,411	7,203,309	3,814,261	6,155,506
2005			9,725,866	7,712,313	2,222,360			4,503,189	9,784,528	3,303,548	6,017,705
2006	1,018,688		9,250,372	7,833,387	2,771,046	1		5,690,675	10,559,198	3,184,777	6,426,822
2007	267,789	304,928	8,282,545	9,019,188	4,360,878		1,269,098	3,613,167	12,693,201	5,323,417	7,906,012
2008	1,190,683		2,461,327	1,212,627	10,358,948	10,000		663,916	689,432	15,581,168	7,607,842
TOTAL	2,490,124	304,928	39,162,501	31,103,838	21,983,198	10,001	1,269,098	18,880,358	40,929,668	31,207,171	34,113,887

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	18,720		14,861,472	7,994,814	3,473,048			10,607,188	11,381,243	5,645,106	7,041,899
2005	15,463	98,151	15,874,531	10,398,767	3,395,646	8,585	81,037	11,542,732	12,976,227	4,943,282	6,781,954
2006	1,181,912	235,283	17,398,756	9,603,178	4,059,422	9,830	314,404	12,796,050	12,631,796	4,606,096	7,127,346
2007	415,475	660,093	24,361,467	9,236,070	5,856,093	67,400	1,042,050	20,605,196	11,854,688	7,065,401	8,427,809
2008	1,427,783	522,570	19,340,175	5,018,879	9,808,485	40,805	534,020	11,771,399	4,050,145	12,591,843	8,155,607
TOTAL	3,059,353	1,516,097	91,836,401	42,251,708	26,592,694	126,620	1,971,511	67,322,565	52,894,099	34,851,728	37,534,615

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	166,387,571	156,926,754	37,652,087			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-17,693,826	-24,669,701	238,898			
TOTAL LOSSES	148,693,745	132,257,053	37,890,985			
EXPECTED LOSSES	147,469,818	103,441,060	30,767,084			
CREDIBILITY	1.00	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.280	.249	.071	.600		
INDICATED (POST-TEST)	.243	.216	.062	.521		
PRES. ON RATE LEVEL	.262	.184	.054	.500		
DERIVED BY FORMULA	.243	.216	.062	.521		
UNDERLYING PRES. RATE	.278	.195	.058	.531		
PROPOSED	.243	.216	.062	.521		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	.531
IND. RATES				.53	MINIMUM PREMIUM	
MAN. RATES	.51	.52	.54	+ .53	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	101,597	1,675,944	1.649			8		11	19
2005	77,145	437,033	.566				3	13	16
2006	96,257	278,247	.289					4	15
2007	90,987	1,820,208	2.000			3	3	17	23
2008	113,873	1,383,322	1.214			2	4	24	30
TOTAL	479,859	5,594,754	1.166			13	14	76	103

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,226,612		27,418			332,766		49,709	39,439
2005				133,447	137,012				62,254	48,365	55,955
2006				62,995	30,635				10,000	92,002	82,615
2007			710,551	79,281	186,826			571,701	89,343	114,168	68,338
2008			349,377	221,079	203,474			78,341	174,815	233,556	122,680
TOTAL			2,286,540	496,802	585,365			982,808	336,412	537,800	369,027

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,930,688		41,949			800,635		73,569	45,118
2005	268	196	27,325	180,613	202,657	55	4	12,150	82,631	70,265	63,061
2006	95	508	35,268	75,870	42,860	8	324	12,565	17,280	116,379	91,620
2007	281	20,259	926,357	129,209	234,187	1,248	16,296	815,111	123,748	142,661	72,848
2008	930	32,563	1,138,153	257,984	221,791	1,744	27,181	537,764	168,925	208,168	131,513
TOTAL	1,574	53,526	4,057,791	643,676	743,444	3,055	43,805	2,178,225	392,584	611,042	404,160

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,337,976	2,390,746	405,151	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-726,206	-576,368	2,714	
TOTAL LOSSES	5,611,770	1,814,378	407,865	
EXPECTED LOSSES	6,228,570	2,442,483	345,499	
CREDIBILITY	.13	.29	.43	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.169	.378	.085	1.632
INDICATED (POST-TEST)	1.015	.328	.074	1.417
PRES. ON RATE LEVEL	1.223	.479	.068	1.770
DERIVED BY FORMULA	1.196	.435	.071	1.702
UNDERLYING PRES. RATE	1.298	.509	.072	1.879
PROPOSED	1.196	.435	.071	1.702

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	1.736
IND. RATES				1.74	MINIMUM PREMIUM	
MAN. RATES	2.17	2.00	1.91	+ 1.74	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	203,288	1,708,487	.840			1	7	31	39
2005	216,313	1,583,162	.731			2	3	36	41
2006	214,649	2,883,370	1.343			4	10	30	44
2007	230,053	1,468,953	.638			1	4	32	37
2008	226,530	2,057,415	.908			2	5	29	36
TOTAL	1,090,833	9,701,387	.889			10	29	158	197

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			103,041	389,113	200,812			50,196	124,566	295,334	545,425
2005			239,343	122,074	279,695			194,925	116,230	220,064	410,831
2006			843,408	359,002	111,257			529,326	378,435	255,144	406,798
2007			223,820	192,448	158,099			141,738	105,265	206,712	440,871
2008			342,524	304,849	254,796			384,477	158,646	240,983	371,140
TOTAL			1,752,136	1,367,486	1,004,659			1,300,662	883,142	1,218,237	2,175,065

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			162,187	584,059	307,243			120,772	196,815	437,094	623,966
2005	246	2,676	399,247	171,212	412,555	104	3,752	475,616	161,207	316,579	463,007
2006	553	17,501	1,302,883	448,286	169,280	364	29,720	1,242,146	481,743	347,011	451,139
2007	383	13,150	618,629	209,805	201,644	863	9,439	442,565	128,457	242,205	469,968
2008	1,199	38,436	1,352,873	333,046	276,639	3,830	57,431	1,057,113	203,452	224,479	397,862
TOTAL	2,381	71,763	3,835,819	1,746,408	1,367,361	5,161	100,342	3,338,212	1,171,674	1,567,368	2,405,942

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,353,678	5,852,811	2,413,862	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-614,572	-913,841	14,281	
TOTAL LOSSES	6,739,106	4,938,970	2,428,143	
EXPECTED LOSSES	5,050,556	3,785,190	1,898,049	
CREDIBILITY	.23	.49	.74	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.618	.453	.223	1.294
INDICATED (POST-TEST)	.536	.393	.194	1.123
PRES. ON RATE LEVEL	.436	.327	.164	.927
DERIVED BY FORMULA	.459	.359	.186	1.004
UNDERLYING PRES. RATE	.463	.347	.174	.984
PROPOSED	.459	.359	.186	1.004

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	1.024
IND. RATES				1.02	MINIMUM PREMIUM	
MAN. RATES	.91	.94	1.00	+ 1.02	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
2004	85,964	915,436	1.064			85,964			2		20	22
2005	84,477	949,524	1.124			84,477	2		3	1	22	28
2006	87,115	927,194	1.064			87,115			1	6	30	37
2007	94,425	1,013,569	1.073			94,425			1	6	15	22
2008	92,530	420,435	.454			92,530					21	21
TOTAL	444,511	4,226,158	.951			444,511	2		7	13	108	130

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			433,771		57,000			175,036		102,889	146,740
2005	5,001		432,990	41,359	51,041			138,842	5,307	123,514	151,470
2006			106,724	256,565	87,448			44,928	143,857	181,917	105,755
2007			180,000	174,230	69,574			52,000	123,021	253,584	161,160
2008					79,464					168,382	172,589
TOTAL	5,001		1,153,485	472,154	344,527			410,806	272,185	830,286	737,714

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			682,112		87,210			420,625		152,275	167,871
2005	8,640	4,289	672,597	60,456	76,947	4	2,664	324,419	12,592	176,408	170,707
2006	386	4,072	297,557	309,342	126,367	132	4,518	183,023	180,581	237,195	117,282
2007	323	10,189	492,923	177,314	96,540	740	6,581	282,725	140,101	293,653	171,797
2008	54	2,777	106,732	30,568	73,678	212	4,472	103,429	38,284	135,030	185,015
TOTAL	9,403	21,327	2,251,921	577,680	460,742	1,088	18,235	1,314,221	371,558	994,561	812,672

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,616,195	2,404,541	813,734	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-364,791	-480,438	5,222	
TOTAL LOSSES	3,251,404	1,924,103	818,956	
EXPECTED LOSSES	3,000,450	1,991,409	693,437	
CREDIBILITY	.12	.27	.41	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.731	.433	.184	1.348
INDICATED (POST-TEST)	.635	.376	.160	1.171
PRES. ON RATE LEVEL	.636	.422	.147	1.205
DERIVED BY FORMULA	.636	.410	.152	1.198
UNDERLYING PRES. RATE	.675	.448	.156	1.279
PROPOSED	.636	.410	.152	1.198

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	1.221
IND. RATES				1.22	MINIMUM PREMIUM	
MAN. RATES	1.27	1.26	1.30	+ 1.22	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
2004	181,732	4,197,952	2.309			181,732	2		2	7	103	114
2005	199,472	3,920,985	1.965			199,472			4	12	113	129
2006	176,559	3,985,257	2.257			176,559			1	11	102	114
2007	222,623	5,241,856	2.354			222,623			3	18	124	145
2008	234,492	4,318,202	1.841			234,492	1		2	9	111	123
TOTAL	1,014,878	21,664,252	2.135			1,014,878	3		12	57	553	625

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2004	768,562		201,808	444,228	745,764	19,327		71,605	142,542	818,079	986,037
2005			931,357	427,388	322,013			162,665	317,081	909,237	851,244
2006			150,795	216,303	314,828			30,882	581,414	1,772,747	918,288
2007			433,740	982,291	805,885			59,143	694,590	1,304,739	961,468
2008	220,191		263,832	356,756	703,881	11,157		113,832	309,723	1,422,792	916,038
TOTAL	988,753		1,981,532	2,426,966	2,892,371	30,484		438,127	2,045,350	6,227,594	4,633,075

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2004	1,109,804		317,645	666,786	1,141,020	33,784		172,282	225,215	1,210,755	1,128,026
2005	860	9,577	1,509,604	584,914	481,182	280	3,284	455,585	439,215	1,301,820	959,352
2006	332	5,247	379,331	279,063	426,997	565	12,786	491,550	785,195	2,263,308	1,018,381
2007	1,851	45,087	2,129,133	1,030,637	1,011,654	3,604	27,199	1,076,956	752,776	1,511,020	1,024,925
2008	301,956	54,168	1,965,935	534,435	695,245	21,911	72,296	1,527,011	525,054	1,176,968	981,993
TOTAL	1,414,803	114,079	6,301,648	3,095,835	3,756,098	60,144	115,565	3,723,384	2,727,455	7,463,871	5,112,677

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,730,355	17,068,921	5,133,944			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,487,725	-2,514,888	31,593			
TOTAL LOSSES	10,242,630	14,554,033	5,165,537			
EXPECTED LOSSES	12,432,256	10,615,624	4,008,767			
CREDIBILITY	.21	.47	.71			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.009	1.434	.509	2.952		
INDICATED (POST-TEST)	.876	1.245	.442	2.563		
PRES. ON RATE LEVEL	1.154	.985	.372	2.511		
DERIVED BY FORMULA	1.096	1.107	.422	2.625		
UNDERLYING PRES. RATE	1.225	1.046	.395	2.666		
PROPOSED	1.070	1.081	.412	2.563		
IND. RATES						
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	2.614
IND. RATES				2.61	MINIMUM PREMIUM	
MAN. RATES	2.44	2.57	2.71	+ 2.61	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	38,212	2,568,712	6.722			4	6	27	37
2005	45,886	2,489,828	5.426			4	3	21	28
2006	55,431	2,962,245	5.344			3	9	16	28
2007	47,240	2,122,113	4.492			1	4	21	26
2008	47,872	1,643,599	3.433				1	13	14
TOTAL	234,641	11,786,497	5.023			12	23	98	133

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			471,102	204,838	281,562			16,000	108,713	177,595	1,308,902
2005			555,814	120,622	122,806			103,587	50,587	133,228	1,403,184
2006			441,385	321,490	100,915			135,050	232,583	137,577	1,593,245
2007			148,928	93,024	108,980			35,000	88,109	214,172	1,433,900
2008				26,678	71,760				29,774	150,078	1,365,309
TOTAL			1,617,229	766,652	686,023			289,637	509,766	812,650	7,104,540

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			741,514	307,462	430,790			38,496	171,767	262,842	1,497,384
2005	242	5,598	876,641	168,723	183,660	44	1,998	251,279	71,391	191,150	1,581,388
2006	494	11,219	831,952	395,435	150,592	216	10,239	422,212	285,951	187,134	1,766,909
2007	206	8,066	373,300	108,752	136,234	542	4,808	205,448	103,905	246,477	1,528,537
2008	123	3,958	148,032	45,592	69,015	341	6,158	135,038	51,926	123,371	1,463,611
TOTAL	1,065	28,841	2,971,439	1,025,964	970,291	1,143	23,203	1,052,473	684,940	1,010,974	7,837,829

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,078,164	3,692,169	7,840,655			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-763,615	-1,099,551	45,791			
TOTAL LOSSES	3,314,549	2,592,618	7,886,446			
EXPECTED LOSSES	6,297,764	4,537,957	6,107,705			
CREDIBILITY	.08	.18	.27			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.413	1.105	3.361	5.879		
INDICATED (POST-TEST)	1.226	.959	2.917	5.102		
PRES. ON RATE LEVEL	2.528	1.822	2.452	6.802		
DERIVED BY FORMULA	2.424	1.667	2.578	6.669		
UNDERLYING PRES. RATE	2.684	1.934	2.603	7.221		
PROPOSED	2.424	1.667	2.578	6.669		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	6.802
IND. RATES				6.80	MINIMUM PREMIUM	
MAN. RATES	7.85	7.47	7.34	+ 6.80	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	1,054,519	28,511,326	2.703			58	109	538	705
2005	1,025,674	36,523,378	3.560	1	1	67	136	594	799
2006	1,078,026	33,138,521	3.074	1		57	124	527	709
2007	1,209,262	30,130,333	2.491	5		35	150	540	730
2008	1,358,571	25,108,446	1.848	2	2	15	101	564	684
TOTAL	5,726,052	153,412,004	2.679	9	3	232	620	2763	3627

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			9,418,198	3,867,932	3,261,581			3,490,032	2,331,059	3,694,076	2,448,448
2005	220,033	571,436	10,125,593	5,894,798	4,322,026		450,000	4,772,786	3,255,116	4,447,997	2,463,593
2006	361,912		9,295,900	4,719,116	4,792,327	32,162		4,371,628	3,291,027	4,043,137	2,231,312
2007	918,171		5,184,668	5,590,649	3,668,190	500		3,383,776	4,548,928	4,640,918	2,194,533
2008	427,916	548,520	2,466,928	4,045,368	4,219,602		1,053,204	609,394	3,438,959	5,780,713	2,517,842
TOTAL	1,928,032	1,119,956	36,491,287	24,117,863	20,263,726	32,662	1,503,204	16,627,616	16,865,089	22,606,841	11,855,728

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			14,693,275	5,805,764	4,990,230			8,227,921	3,683,076	5,467,238	2,801,025
2005	388,296	570,008	16,466,449	8,039,109	6,451,375	2,867	480,067	10,986,730	4,460,277	6,421,719	2,776,469
2006	540,573	226,172	16,717,021	6,097,954	6,484,570	80,889	269,681	11,262,100	4,310,200	5,315,338	2,474,525
2007	1,377,920	321,546	15,317,682	5,865,754	4,747,844	28,910	244,689	10,758,585	4,699,578	5,605,726	2,339,372
2008	599,171	820,089	16,580,528	4,543,904	4,373,148	27,118	1,165,274	9,158,831	3,246,686	4,971,194	2,699,127
TOTAL	2,905,960	1,937,815	79,774,955	30,352,485	27,047,167	139,784	2,159,711	50,394,167	20,399,817	27,781,215	13,090,518

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	137,562,433	105,872,855	13,197,455			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-15,336,477	-18,874,195	86,949			
TOTAL LOSSES	122,225,956	86,998,660	13,284,404			
EXPECTED LOSSES	129,809,600	80,050,208	10,936,759			
CREDIBILITY	.68	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.135	1.519	.232	3.886		
INDICATED (POST-TEST)	1.853	1.318	.201	3.372		
PRES. ON RATE LEVEL	2.135	1.317	.180	3.632		
DERIVED BY FORMULA	1.943	1.318	.201	3.462		
UNDERLYING PRES. RATE	2.267	1.398	.191	3.856		
PROPOSED	1.943	1.318	.201	3.462		
IND. RATES						
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	3.531
IND. RATES				3.53	MINIMUM PREMIUM	
MAN. RATES	3.77	3.98	3.92	+ 3.53	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
2004	431,349	10,875,419	2.521			431,349			19	45	267	331
2005	468,295	9,819,234	2.096			468,295			15	43	255	313
2006	473,298	12,323,208	2.603			473,298	1		16	57	277	351
2007	522,204	10,405,326	1.992			522,204	1		8	54	244	307
2008	522,191	8,937,604	1.711			522,191			2	32	267	301
TOTAL	2,417,337	52,360,791	2.166			2,417,337	2		60	231	1310	1603

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			3,080,882	1,665,906	1,192,419			1,398,163	1,037,928	1,514,601	985,520
2005			2,076,305	1,639,553	1,577,555			712,099	1,027,200	1,589,259	1,197,263
2006	13,000		2,666,862	2,154,809	1,591,453			1,337,749	1,483,457	1,931,714	1,144,164
2007	195,070		1,138,787	2,179,897	1,803,360	31,559		503,587	1,041,054	2,105,540	1,406,472
2008			234,631	1,178,750	2,354,199			173,400	803,995	3,028,204	1,164,425
TOTAL	208,070		9,197,467	8,818,915	8,518,986	31,559		4,124,998	5,393,634	10,169,318	5,897,844

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			4,757,016	2,500,526	1,824,397			3,296,189	1,639,927	2,241,610	1,127,435
2005	3,300	22,542	3,513,397	2,237,119	2,342,278	905	13,840	1,864,131	1,395,925	2,288,005	1,349,315
2006	22,483	68,244	5,023,457	2,700,762	2,217,177	1,403	76,737	3,164,858	1,899,137	2,523,286	1,268,878
2007	294,589	105,724	4,987,594	2,299,519	2,266,476	62,452	57,993	2,515,761	1,187,331	2,441,613	1,499,299
2008	5,216	155,500	5,737,088	1,720,972	2,300,372	9,116	157,136	3,332,984	1,194,220	2,516,873	1,248,264
TOTAL	325,588	352,010	24,018,552	11,458,898	10,950,700	73,876	305,706	14,173,923	7,316,540	12,011,387	6,493,191

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	39,655,890	42,024,376	6,511,371			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,350,907	-7,245,063	39,506			
TOTAL LOSSES	35,304,983	34,779,313	6,550,877			
EXPECTED LOSSES	35,969,975	30,216,714	5,148,928			
CREDIBILITY	.38	.84	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.460	1.439	.271	3.170		
INDICATED (POST-TEST)	1.267	1.249	.235	2.751		
PRES. ON RATE LEVEL	1.402	1.178	.200	2.780		
DERIVED BY FORMULA	1.351	1.238	.235	2.824		
UNDERLYING PRES. RATE	1.488	1.250	.213	2.951		
PROPOSED	1.330	1.219	.231	2.780		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	2.835
IND. RATES				2.84	MINIMUM PREMIUM	
MAN. RATES	2.98	3.04	3.00	+ 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
2004	578,935	13,265,503	2.291			578,935			22	29	246	297
2005	576,657	12,970,228	2.249			576,657			24	31	216	271
2006	620,250	11,183,024	1.802			620,250			18	31	239	288
2007	677,673	11,575,248	1.708			677,673			13	52	243	308
2008	682,304	8,619,633	1.263			682,304			3	24	276	303
TOTAL	3,135,819	57,613,636	1.837			3,135,819			80	167	1220	1467

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			3,265,083	1,407,717	2,425,033			1,582,622	894,492	1,980,529	1,710,027
2005			3,303,447	1,142,796	2,583,114			1,412,403	1,080,432	2,011,562	1,436,474
2006			2,295,370	928,674	2,305,596			669,513	658,044	2,546,258	1,779,569
2007			1,634,576	1,759,780	2,133,158			527,727	1,336,773	2,079,287	2,103,947
2008			429,884	750,130	2,226,624			106,160	384,797	2,856,047	1,865,991
TOTAL			10,928,360	5,989,097	11,673,525			4,298,425	4,354,538	11,473,683	8,896,008

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			5,139,242	2,112,985	3,710,302			3,807,790	1,413,297	2,931,187	1,956,271
2005	2,303	35,224	5,342,385	1,612,280	3,814,252	954	26,327	3,384,080	1,488,513	2,892,646	1,618,906
2006	1,539	57,822	4,243,195	1,308,816	3,118,356	643	49,040	2,023,912	959,489	3,249,477	1,973,542
2007	3,660	116,867	5,379,873	2,001,369	2,633,163	7,821	66,413	2,835,922	1,440,257	2,437,645	2,242,808
2008	3,939	135,278	4,980,440	1,400,067	2,149,724	6,362	115,040	2,501,351	894,697	2,333,661	2,000,342
TOTAL	11,441	345,191	25,085,135	8,435,517	15,425,797	15,780	256,820	14,553,055	6,196,253	13,844,616	9,791,869

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	40,267,422	43,902,183	9,810,072	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,697,433	-7,425,087	59,824	
TOTAL LOSSES	35,569,989	36,477,096	9,869,896	
EXPECTED LOSSES	38,946,873	31,013,251	7,776,831	
CREDIBILITY	.46	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.134	1.163	.315	2.612
INDICATED (POST-TEST)	.984	1.009	.273	2.266
PRES. ON RATE LEVEL	1.170	.932	.233	2.335
DERIVED BY FORMULA	1.084	1.009	.273	2.366
UNDERLYING PRES. RATE	1.242	.989	.248	2.479
PROPOSED	1.070	.996	.269	2.335

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	2.381
IND. RATES				2.38	MINIMUM PREMIUM	
MAN. RATES	2.62	2.61	2.52	+ 2.38	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
2004	1,730,485	23,572,769	1.362			1,730,485		1	30	92	746	869
2005	1,836,209	24,529,206	1.335			1,836,209	1		31	106	706	844
2006	1,930,945	24,581,490	1.273			1,930,945	1	1	22	90	756	870
2007	2,033,779	25,396,566	1.248			2,033,779	2		24	108	698	832
2008	1,996,943	19,535,076	.978			1,996,943			5	57	712	774
TOTAL	9,528,361	117,615,107	1.234			9,528,361	4	2	112	453	3618	4189

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		279,133	4,350,303	3,506,898	3,185,979		80,765	2,285,005	2,098,419	4,221,117	3,565,150
2005	3,000		4,671,032	3,589,948	3,447,670			2,522,219	2,091,311	4,657,126	3,546,900
2006	50,000	113,222	3,653,307	3,056,427	4,055,370	1,440	28,732	2,466,385	2,376,285	5,196,680	3,583,642
2007	222,198		3,735,344	3,674,370	4,052,997	24,186		2,098,186	3,177,204	4,797,502	3,614,579
2008			731,910	1,939,666	4,098,888			382,604	1,337,642	7,347,510	3,696,856
TOTAL	275,198	392,355	17,141,896	15,767,309	18,840,904	25,626	109,497	9,754,399	11,080,861	26,219,935	18,007,127

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		635,858	6,779,107	5,263,855	4,874,554		196,179	5,359,282	3,315,505	6,247,252	4,078,532
2005	12,339	50,031	7,806,894	4,898,941	5,119,307	1,838	47,565	6,151,223	2,894,763	6,684,845	3,997,356
2006	78,442	296,024	7,437,890	3,956,611	5,529,386	5,765	226,407	6,604,654	3,208,781	6,697,149	3,974,259
2007	338,369	245,298	11,367,813	4,129,479	5,037,085	62,963	182,248	8,033,364	3,470,208	5,648,317	3,853,141
2008	8,756	276,968	10,175,315	2,948,758	4,006,674	18,693	332,586	7,134,953	2,525,393	6,043,210	3,963,030
TOTAL	437,906	1,504,179	43,567,019	21,197,644	24,567,006	89,259	984,985	33,283,476	15,414,650	31,320,773	19,866,318

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	79,940,252	92,744,701	19,897,246	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,646,037	-16,373,528	124,836	
TOTAL LOSSES	71,294,215	76,371,173	20,022,082	
EXPECTED LOSSES	71,176,856	67,937,214	16,484,065	
CREDIBILITY	.96	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.748	.802	.210	1.760
INDICATED (POST-TEST)	.649	.696	.182	1.527
PRES. ON RATE LEVEL	.704	.671	.163	1.538
DERIVED BY FORMULA	.651	.696	.182	1.529
UNDERLYING PRES. RATE	.747	.713	.173	1.633
PROPOSED	.651	.696	.182	1.529

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	1.559
IND. RATES				1.56	MINIMUM PREMIUM	
MAN. RATES	1.73	1.69	1.66	+ 1.56	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	312,810	2,919,821	.933		1	2	10	82	95
2005	313,022	4,644,692	1.483		1	7	8	69	85
2006	330,844	3,309,174	1.000			2	11	81	94
2007	341,250	3,495,317	1.024			3	12	75	90
2008	348,786	3,029,585	.868			1	10	90	101
TOTAL	1,646,712	17,398,589	1.057		2	15	51	397	465

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		308,700	242,100	357,114	438,993		20,000	374,329	175,465	629,971	373,149
2005		99,188	1,169,673	362,847	785,995		123,654	364,151	377,898	794,528	566,758
2006			309,304	573,750	432,513			207,167	539,349	723,068	524,023
2007			376,544	838,003	236,774			170,410	618,808	670,603	584,175
2008			119,500	444,608	579,152			15,000	288,821	793,066	789,438
TOTAL		407,888	2,217,121	2,576,322	2,473,427		143,654	1,131,057	2,000,341	3,611,236	2,837,543

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		731,002	334,753	536,029	671,662		50,500	711,226	277,233	932,352	426,882
2005	731	199,837	1,895,827	513,364	1,161,420	333	258,495	942,058	523,614	1,140,753	638,736
2006	879	11,107	807,958	710,023	597,689	512	19,113	776,463	681,868	941,408	581,142
2007	1,428	32,424	1,615,562	810,072	339,430	3,385	26,243	1,090,136	625,461	801,815	622,731
2008	1,741	49,059	1,787,899	533,020	582,405	2,557	43,584	930,122	355,182	665,847	846,278
TOTAL	4,779	1,023,429	6,441,999	3,102,508	3,352,606	6,787	397,935	4,450,005	2,463,358	4,482,175	3,115,769

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,324,934	13,400,647	3,120,265	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,210,059	-2,013,207	17,830	
TOTAL LOSSES	11,114,875	11,387,440	3,138,095	
EXPECTED LOSSES	10,012,010	8,365,298	2,354,798	
CREDIBILITY	.30	.65	.98	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.675	.692	.191	1.558
INDICATED (POST-TEST)	.586	.601	.166	1.353
PRES. ON RATE LEVEL	.573	.479	.134	1.186
DERIVED BY FORMULA	.577	.558	.165	1.300
UNDERLYING PRES. RATE	.608	.508	.143	1.259
PROPOSED	.577	.558	.165	1.300

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	TOTAL
IND. RATES				1.33	MINIMUM PREMIUM	
MAN. RATES	1.19	1.24	1.28	+ 1.33	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
2004	415,233	2,785,438	.670			415,233			8	8	50	66
2005	431,667	1,183,158	.274			431,667				4	61	65
2006	460,930	1,741,872	.377			460,930			1	6	66	73
2007	476,958	2,241,694	.469			476,958			1	24	47	72
2008	488,121	1,408,197	.288			488,121				5	60	65
TOTAL	2,272,909	9,360,359	.412			2,272,909			10	47	284	341

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,175,972	176,629	286,960			624,156	108,329	281,928	131,464
2005				140,146	399,738				109,375	340,779	193,120
2006			133,035	162,957	537,193			97,876	160,996	485,882	163,933
2007			124,445	603,367	309,358			18,787	499,542	359,826	326,369
2008				85,041	538,948				44,569	533,356	206,283
TOTAL			1,433,452	1,168,140	2,072,197			740,819	922,811	2,001,771	1,021,169

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,834,534	265,121	439,053			1,489,755	171,160	417,253	150,395
2005	282	469	40,924	195,673	587,930	94	67	28,596	150,981	487,454	217,646
2006	271	5,104	361,483	231,444	719,795	153	8,215	335,704	222,370	621,545	181,802
2007	1,043	20,718	1,015,254	596,366	402,422	2,379	15,470	589,444	471,952	442,420	347,909
2008	637	23,446	888,533	264,674	507,647	892	17,405	391,763	147,904	432,230	221,135
TOTAL	2,233	49,737	4,140,728	1,553,278	2,656,847	3,518	41,157	2,835,262	1,164,367	2,400,902	1,118,887

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,072,743	7,778,723	1,151,019	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,157,293	-1,500,623	7,113	
TOTAL LOSSES	5,915,450	6,278,100	1,158,132	
EXPECTED LOSSES	9,591,677	6,250,501	931,893	
CREDIBILITY	.37	.81	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.260	.276	.051	.587
INDICATED (POST-TEST)	.226	.240	.044	.510
PRES. ON RATE LEVEL	.398	.258	.039	.695
DERIVED BY FORMULA	.334	.243	.044	.621
UNDERLYING PRES. RATE	.422	.275	.041	.738
PROPOSED	.334	.243	.044	.621

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE
IND. RATES				.63	MINIMUM PREMIUM
MAN. RATES	.87	.81	.75	+ .63	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	89,409	1,311,047	1.466			2	3	38	43
2005	94,787	1,066,532	1.125			1	5	27	33
2006	92,143	1,877,734	2.037	1		3	3	31	38
2007	95,048	1,022,577	1.075			1	1	28	30
2008	96,527	903,907	.936				4	28	32
TOTAL	467,914	6,181,797	1.321			7	16	152	176

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			299,399	57,130	217,787			27,231	103,405	261,305	344,790
2005			108,378	147,315	110,597			9,272	68,271	235,856	386,843
2006	20,083		514,717	143,864	113,101			450,361	50,370	200,522	384,716
2007			167,026	5,378	86,161			48,214	883	238,758	476,157
2008			95,484	106,074					61,063	225,233	416,053
TOTAL	20,083		1,089,520	449,171	633,720			535,078	283,992	1,161,674	2,008,559

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			471,254	85,752	333,212			65,518	163,380	386,731	394,440
2005	296	1,231	194,361	199,508	164,509	61	221	39,868	94,956	337,243	435,972
2006	29,815	11,514	857,567	190,297	161,322	61	24,755	1,049,245	97,308	260,853	426,650
2007	59	6,482	288,621	27,573	104,307	172	3,229	157,404	33,272	266,892	507,583
2008	341	8,901	327,291	105,181	107,168	591	10,407	226,230	87,716	186,809	446,009
TOTAL	30,511	28,128	2,139,094	608,311	870,518	885	38,612	1,538,265	476,632	1,438,528	2,210,654

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,775,495	3,393,989	2,212,387			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-771,993	-842,969	13,490			
TOTAL LOSSES	3,003,502	2,551,020	2,225,877			
EXPECTED LOSSES	6,354,272	3,485,959	1,806,148			
CREDIBILITY	.13	.28	.42			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.642	.545	.476	1.663		
INDICATED (POST-TEST)	.557	.473	.413	1.443		
PRES. ON RATE LEVEL	1.279	.702	.364	2.345		
DERIVED BY FORMULA	1.185	.638	.385	2.208		
UNDERLYING PRES. RATE	1.358	.745	.386	2.489		
PROPOSED	1.185	.638	.385	2.208		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	2.252
IND. RATES				2.25	MINIMUM PREMIUM	
MAN. RATES	2.84	2.67	2.53	+ 2.25	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	269,210	8,070,670	2.997			12	47	181	240
2005	295,111	8,265,816	2.800			11	32	167	210
2006	296,624	6,600,387	2.225			7	19	149	175
2007	282,784	6,070,144	2.146			5	25	145	175
2008	341,798	5,362,362	1.568			3	7	172	182
TOTAL	1,485,527	34,369,379	2.314			38	130	814	982

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,645,357	1,746,602	1,146,869			688,463	786,054	1,080,909	976,416
2005			1,345,577	1,677,950	1,373,589			591,295	1,049,081	1,112,707	1,115,617
2006			934,041	670,426	1,288,108			841,812	433,379	1,436,885	995,736
2007			787,415	1,146,516	1,185,051			297,716	484,963	1,264,427	904,056
2008			384,494	370,850	1,432,698			95,000	154,737	1,832,779	1,091,804
TOTAL			5,096,884	5,612,344	6,426,315			2,514,286	2,908,214	6,727,707	5,083,629

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			2,589,791	2,621,648	1,754,712			1,656,441	1,241,965	1,599,750	1,117,020
2005	3,381	15,224	2,389,554	2,276,150	2,041,105	930	11,451	1,576,014	1,411,303	1,609,912	1,257,300
2006	1,076	25,910	1,889,418	898,602	1,743,043	447	49,235	2,055,743	636,595	1,841,953	1,104,271
2007	2,271	64,730	3,007,004	1,256,626	1,471,308	3,221	31,070	1,370,162	592,275	1,454,458	963,724
2008	2,254	85,077	3,123,122	834,966	1,376,876	3,763	69,972	1,521,385	522,875	1,489,284	1,170,414
TOTAL	8,982	190,941	12,998,889	7,887,992	8,387,044	8,361	161,728	8,179,745	4,405,013	7,995,357	5,612,729

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	21,565,703	28,745,377	5,624,036			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,045,022	-5,261,732	35,237			
TOTAL LOSSES	18,520,681	23,483,645	5,659,273			
EXPECTED LOSSES	25,788,749	22,149,207	4,530,858			
CREDIBILITY	.28	.61	.91			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.247	1.581	.381	3.209		
INDICATED (POST-TEST)	1.082	1.372	.331	2.785		
PRES. ON RATE LEVEL	1.635	1.405	.287	3.327		
DERIVED BY FORMULA	1.480	1.385	.327	3.192		
UNDERLYING PRES. RATE	1.736	1.491	.305	3.532		
PROPOSED	1.480	1.385	.327	3.192		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	3.255
IND. RATES				3.26	MINIMUM PREMIUM	
MAN. RATES	3.75	3.68	3.59	+ 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	
2004	315,969	13,498,315	4.272	2	2	20	32	276	332	
2005	324,219	9,570,646	2.951	2		16	23	292	333	
2006	330,521	13,076,861	3.956			23	30	253	306	
2007	355,518	15,317,042	4.308	1	1	15	28	341	386	
2008	367,869	16,225,795	4.410			7	19	316	342	
TOTAL	1,694,096	67,688,659	3.996	5	3	81	132	1478	1699	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	1,060,831	403,037	3,771,276	645,002	1,607,439	497,430	105,812	1,715,246	710,308	1,720,150	1,261,784
2005	6,000		2,412,039	853,814	1,517,688	100,158		995,296	713,921	1,939,323	1,032,407
2006			4,584,381	913,062	1,496,488			1,347,040	929,359	2,664,932	1,141,599
2007	327,061	537,744	2,122,376	1,412,086	2,048,534	14,300	682,804	1,009,214	2,739,056	3,116,946	1,306,921
2008			1,085,133	1,043,092	2,789,378			2,715,145	3,075,618	4,216,692	1,300,737
TOTAL	1,393,892	940,781	13,975,205	4,867,056	9,459,527	611,888	788,616	7,781,941	8,168,262	13,658,043	6,043,448

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	1,146,413	954,392	5,632,658	968,150	2,459,501	494,083	267,176	3,641,457	1,122,287	2,546,784	1,443,481
2005	11,983	25,335	3,885,848	1,194,350	2,245,154	205,306	18,943	2,431,440	998,995	2,779,920	1,163,523
2006	1,512	101,374	7,535,569	1,297,327	2,072,503	932	88,260	3,677,354	1,321,067	3,421,668	1,266,033
2007	490,148	513,972	5,682,879	1,671,429	2,521,389	35,674	517,293	4,389,202	1,826,380	3,624,147	1,393,178
2008	5,079	182,357	6,663,843	1,789,160	2,705,821	18,893	308,395	6,299,551	2,088,745	3,583,760	1,394,390
TOTAL	1,655,135	1,777,430	29,400,797	6,920,416	12,004,368	754,888	1,200,067	20,439,004	7,357,474	15,956,279	6,660,605

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	55,848,435	42,298,544	6,675,050			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,722,578	-6,552,124	40,470			
TOTAL LOSSES	51,125,857	35,746,420	6,715,520			
EXPECTED LOSSES	39,201,383	27,342,711	5,285,579			
CREDIBILITY	.30	.66	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.018	2.110	.396	5.524		
INDICATED (POST-TEST)	2.620	1.831	.344	4.795		
PRES. ON RATE LEVEL	2.180	1.520	.294	3.994		
DERIVED BY FORMULA	2.312	1.725	.344	4.381		
UNDERLYING PRES. RATE	2.314	1.614	.312	4.240		
PROPOSED	2.312	1.725	.344	4.381		
IND. RATES						
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	4.468
IND. RATES				4.47	MINIMUM PREMIUM	
MAN. RATES	4.11	4.10	4.31	+ 4.47	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004										
2005	1,686	1,665	.098							
2006	22,650	447,990	1.977				6	10		16
2007	81,687	256,212	.313				1	7		8
2008	91,302	591,988	.648				2	11		13
TOTAL	197,325	1,297,855	.658				9	28		37

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											1,665
2006				179,480	24,401				87,639	91,600	64,870
2007				8,698	29,022				29,978	68,135	120,379
2008				122,350	109,180				58,004	159,787	142,667
TOTAL				310,528	162,603				175,621	319,522	329,581

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											1,876
2006	269	1,264	90,709	211,835	38,732	79	1,275	48,548	107,213	119,940	71,941
2007	23	590	23,497	12,287	34,305	148	1,142	43,921	33,606	78,305	128,324
2008	439	10,486	383,452	124,487	112,525	497	8,443	181,645	71,015	134,017	152,939
TOTAL	731	12,340	497,658	348,609	185,562	724	10,860	274,114	211,834	332,262	355,080

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	796,427	1,078,267	357,711	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-137,098	-166,645	3,593	
TOTAL LOSSES	659,329	911,622	361,304	
EXPECTED LOSSES	1,349,703	878,097	295,988	
CREDIBILITY	.07	.16	.24	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.334	.462	.183	.979
INDICATED (POST-TEST)	.290	.401	.159	.850
PRES. ON RATE LEVEL	.645	.419	.141	1.205
DERIVED BY FORMULA	.620	.416	.145	1.181
UNDERLYING PRES. RATE	.684	.445	.150	1.279
PROPOSED	.620	.416	.145	1.181

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	1.204
IND. RATES				1.20	MINIMUM PREMIUM	
MAN. RATES	1.26	1.31	1.30	+ 1.20	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	34,584	46,349	1,340						2	2
2005	11,690	6,552	.560						1	1
2006	14,160	5,840	.412						2	2
2007	11,691	119,375	10,210						1	1
2008	72,054	48,007	.666						1	2
TOTAL	144,179	226,123	1,568						3	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					12,010					22,410	11,929
2005				1,860					1,216		3,476
2006					542					1,248	4,050
2007				105,393					12,632		1,350
2008				12,637	23,523				4,021	7,500	326
TOTAL				119,890	36,075				17,869	31,158	21,131

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					18,376					33,167	13,647
2005	3		289	2,472	26			211	1,593	28	3,917
2006			83	38	719			109	75	1,573	4,491
2007	166	2,201	120,599	94,604	6,999	58	322	11,785	10,832	1,052	1,439
2008	53	1,510	56,054	17,570	22,978	31	494	10,392	4,109	6,418	349
TOTAL	222	3,711	177,025	114,684	49,098	89	819	22,497	16,609	42,238	23,843

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	204,363	222,629	23,843	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-15,563	-40,255	623	
TOTAL LOSSES	188,800	182,374	24,466	
EXPECTED LOSSES	192,190	214,106	56,085	
CREDIBILITY	.02	.06	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.309	1.265	.170	2.744
INDICATED (POST-TEST)	1.136	1.098	.148	2.382
PRES. ON RATE LEVEL	1.256	1.399	.366	3.021
DERIVED BY FORMULA	1.254	1.381	.342	2.977
UNDERLYING PRES. RATE	1.333	1.485	.389	3.207
PROPOSED	1.254	1.381	.342	2.977

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	TOTAL
IND. RATES				3.04	MINIMUM PREMIUM	
MAN. RATES	3.19	3.18	3.26	+ 3.04	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	92,697	9,363,249	10.100	1		26	4	203	234	
2005	98,797	8,865,458	8.973			28	7	189	224	
2006	82,783	5,182,235	6.260			15	2	127	144	
2007	79,612	2,894,408	3.635			8	2	71	81	
2008	85,329	3,421,130	4.009	1		1	10	90	102	
TOTAL	439,218	29,726,480	6.768	2		78	25	680	785	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	3,000		5,240,195	164,777	1,335,090	374		1,331,830	36,420	1,001,288	250,275
2005			4,926,534	344,204	1,083,201			1,280,553	186,555	868,858	175,553
2006			2,454,491	163,340	889,451			608,300	23,091	852,830	190,732
2007			1,364,714	7,090	465,830			231,450	9,163	540,296	275,865
2008	566,852		176,518	409,473	748,364	408,791		47,505	128,999	639,119	295,509
TOTAL	569,852		14,162,452	1,088,884	4,521,936	409,165		3,499,638	384,228	3,902,391	1,187,934

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	4,332		8,248,068	247,330	2,042,693	654		3,204,382	57,544	1,481,902	286,315
2005	693	49,303	7,657,045	531,666	1,610,445	163	24,492	3,008,294	290,197	1,245,559	197,848
2006	331	52,304	3,890,618	319,546	1,215,068	47	34,217	1,446,423	115,380	1,082,869	211,522
2007	411	48,960	2,204,961	155,517	573,065	726	12,335	618,401	93,711	607,519	294,072
2008	497,804	55,242	2,018,511	579,443	738,181	418,639	31,314	664,750	229,264	527,556	316,786
TOTAL	503,571	205,809	24,019,203	1,833,502	6,179,452	420,229	102,358	8,942,250	786,096	4,945,405	1,306,543

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	34,194,026	13,763,157	1,307,575			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,267,817	-3,221,513	7,820			
TOTAL LOSSES	31,926,209	10,541,644	1,315,395			
EXPECTED LOSSES	18,574,528	13,176,540	1,089,262			
CREDIBILITY	.12	.27	.40			
PURE PREMIUMS						
INDICATED (PRE-TEST)	7.269	2.400	.299	9.968		
INDICATED (POST-TEST)	6.309	2.083	.260	8.652		
PRES. ON RATE LEVEL	3.984	2.826	.233	7.043		
DERIVED BY FORMULA	4.263	2.625	.244	7.132		
UNDERLYING PRES. RATE	4.229	3.000	.248	7.477		
PROPOSED	4.263	2.625	.244	7.132		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	7.274
IND. RATES				7.27	MINIMUM PREMIUM	
MAN. RATES	7.19	7.40	7.60	+ 7.27	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	4,312,102	6,023,280	.139			10	15	126	151
2005	4,479,684	16,621,900	.371		1	20	31	119	171
2006	4,341,903	8,651,939	.199	1		10	19	108	138
2007	4,857,781	5,242,094	.107			7	25	124	156
2008	4,791,146	4,195,325	.087			2	18	105	125
TOTAL	22,782,616	40,734,538	.179	1	1	49	108	582	741

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			2,063,329	354,678	973,905			549,452	156,784	993,758	931,374
2005		875,325	3,302,163	654,529	496,358		8,000,000	1,120,438	469,736	760,919	942,432
2006	550,417		1,775,489	511,038	693,591	1,268,519		1,496,183	508,350	900,023	948,329
2007			962,934	671,803	834,547			407,726	549,590	879,545	935,949
2008			382,878	532,111	538,321			387,955	236,548	1,156,457	961,055
TOTAL	550,417	875,325	8,486,793	2,724,159	3,536,722	1,268,519	8,000,000	3,961,754	1,921,008	4,690,702	4,719,139

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			3,247,678	532,372	1,490,073			1,321,982	247,719	1,470,765	1,065,492
2005	1,319	111,757	5,191,121	914,824	748,370	406	795,821	2,730,920	665,307	1,097,910	1,062,121
2006	191,766	36,137	2,677,202	688,476	956,727	722,389	57,614	2,415,471	700,006	1,171,882	1,051,697
2007	1,460	55,453	2,554,831	786,342	1,036,468	3,677	35,016	1,570,070	614,126	1,034,281	997,722
2008	2,026	60,961	2,181,117	595,837	560,698	5,106	83,255	1,659,711	452,471	964,920	1,030,251
TOTAL	196,571	264,308	15,851,949	3,517,851	4,792,336	731,578	971,706	9,698,154	2,679,629	5,739,758	5,207,283

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	28,752,690	17,425,290	5,282,226	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,599,455	-3,182,970	32,736	
TOTAL LOSSES	25,153,235	14,242,320	5,314,962	
EXPECTED LOSSES	29,617,401	13,213,918	4,328,697	
CREDIBILITY	1.00	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.110	.063	.023	.196
INDICATED (POST-TEST)	.095	.055	.020	.170
PRES. ON RATE LEVEL	.122	.055	.018	.195
DERIVED BY FORMULA	.095	.055	.020	.170
UNDERLYING PRES. RATE	.130	.058	.019	.207
PROPOSED	.095	.055	.020	.170

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE
IND. RATES				.17	MINIMUM PREMIUM
MAN. RATES	.25	.24	.21	+ .17	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	422,441	14,003,229	3.314	2		31	21	297	351
2005	436,015	20,179,471	4.628	2		34	28	268	332
2006	457,666	15,168,881	3.314	4		26	28	263	321
2007	489,471	13,679,566	2.794	2	1	25	16	261	305
2008	496,368	12,382,900	2.494	2		13	9	313	337
TOTAL	2,301,961	75,414,047	3.276	12	1	129	102	1402	1646

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	515,620		5,605,282	537,073	2,334,696	17,654		1,249,019	400,681	2,425,332	917,872
2005	522,818		7,368,748	1,052,484	3,085,733	14,844		2,208,401	2,930,080	1,978,061	1,018,302
2006	1,447,983		5,397,642	791,888	1,738,554	28,721		2,434,732	690,272	1,442,801	1,196,288
2007	195,199	169,668	5,504,033	956,402	2,190,034	426	2,649	1,066,185	513,677	2,083,554	997,739
2008	643,308		2,002,904	474,518	3,417,309			666,039	982,668	3,145,301	1,050,853
TOTAL	3,324,928	169,668	25,878,609	3,812,365	12,766,326	61,645	2,649	7,624,376	5,517,378	11,075,049	5,181,054

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	744,556		8,822,716	806,145	3,572,091	30,859		3,005,139	633,077	3,589,492	1,050,046
2005	896,516	75,200	11,556,742	1,498,829	4,564,082	32,401	41,348	5,427,861	3,164,740	2,877,277	1,147,626
2006	1,880,130	114,148	8,488,365	1,189,868	2,397,094	68,883	126,893	5,349,953	1,018,126	1,880,741	1,326,683
2007	293,918	489,736	10,155,705	1,512,078	2,735,469	6,118	70,306	3,194,321	789,159	2,386,911	1,063,590
2008	881,985	220,889	7,967,167	1,794,174	3,283,767	12,918	213,404	4,323,153	1,300,459	2,632,249	1,126,514
TOTAL	4,697,105	899,973	46,990,695	6,801,094	16,552,503	151,179	451,951	21,300,427	6,905,561	13,366,670	5,714,459

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	74,491,330	43,625,828	5,766,014			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,967,229	-7,045,634	35,407			
TOTAL LOSSES	67,524,101	36,580,194	5,801,421			
EXPECTED LOSSES	57,710,163	29,373,022	4,626,942			
CREDIBILITY	.37	.81	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.933	1.589	.252	4.774		
INDICATED (POST-TEST)	2.546	1.379	.219	4.144		
PRES. ON RATE LEVEL	2.362	1.202	.189	3.753		
DERIVED BY FORMULA	2.430	1.345	.219	3.994		
UNDERLYING PRES. RATE	2.507	1.276	.201	3.984		
PROPOSED	2.430	1.345	.219	3.994		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	4.073
IND. RATES				4.07	MINIMUM PREMIUM	
MAN. RATES	3.77	3.83	4.05	+ 4.07	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	158,828	1,723,338	1.085			4	5	39	48
2005	144,770	1,493,979	1.031			2	9	43	54
2006	149,379	2,120,760	1.419			3	7	34	44
2007	164,008	1,710,715	1.043			2	11	18	31
2008	179,368	823,961	.459				5	31	36
TOTAL	796,353	7,872,753	.989			11	37	165	213

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			603,181	316,879	176,055			184,276	114,243	172,223	156,481
2005			228,725	386,642	160,407			35,934	217,514	188,723	276,034
2006			399,554	426,916	169,379			221,029	369,683	316,576	217,623
2007			236,134	413,848	102,335			69,049	240,139	409,934	239,276
2008				218,342	162,988				77,318	216,287	149,026
TOTAL			1,467,594	1,762,627	771,164			510,288	1,018,897	1,303,743	1,038,440

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			949,406	475,635	269,366			443,367	180,504	254,889	179,014
2005	779	2,561	418,485	520,021	241,170	193	713	125,834	289,895	273,718	311,090
2006	653	11,268	831,036	522,450	244,615	349	16,824	693,769	460,950	420,811	241,344
2007	715	17,375	863,804	400,646	151,815	1,360	11,098	464,186	260,375	477,791	255,068
2008	747	17,593	641,503	209,899	171,260	659	11,320	244,150	95,406	181,279	159,756
TOTAL	2,894	48,797	3,704,234	2,128,651	1,078,226	2,561	39,955	1,971,306	1,287,130	1,608,488	1,146,272

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,769,747	6,102,495	1,149,127			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-607,793	-993,573	7,704			
TOTAL LOSSES	5,161,954	5,108,922	1,156,831			
EXPECTED LOSSES	5,096,659	4,172,890	995,442			
CREDIBILITY	.18	.40	.60			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.648	.642	.145	1.435		
INDICATED (POST-TEST)	.562	.557	.126	1.245		
PRES. ON RATE LEVEL	.603	.494	.117	1.214		
DERIVED BY FORMULA	.596	.519	.122	1.237		
UNDERLYING PRES. RATE	.640	.524	.125	1.289		
PROPOSED	.596	.519	.122	1.237		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	1.261
IND. RATES				1.26	MINIMUM PREMIUM	
MAN. RATES	1.18	1.25	1.31	+ 1.26	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	22,384	900,444	4.022	1		1		2	4
2005	22,509	233,717	1.038			1	1		2
2006	23,541	247,599	1.051			1			1
2007	25,060	157,971	.630				1	2	3
2008	24,868	569	.002						
TOTAL	118,362	1,540,300	1.301	1		3	2	4	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	613,363		187,860		6,065			55,000		36,581	1,575
2005			112,618	15,974				75,794	26,629		2,702
2006			175,931					70,179			1,489
2007				92,048	9,638				35,065	14,865	6,355
2008											569
TOTAL	613,363		476,409	108,022	15,703			200,973	61,694	51,446	12,690

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	885,696		295,692		9,280			132,330		54,140	1,802
2005	32	1,104	175,115	22,349	619	24	1,442	179,299	36,425	901	3,045
2006	4	3,506	263,293	4,802	2,129	3	3,690	157,168	4,134	886	1,651
2007	148	2,055	109,827	84,110	17,315	160	979	36,193	31,794	19,462	6,774
2008											610
TOTAL	885,880	6,665	843,927	111,261	29,343	187	6,111	504,990	72,353	75,389	13,882

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,247,760	288,346	13,882	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-105,102	-91,818	251	
TOTAL LOSSES	2,142,658	196,528	14,133	
EXPECTED LOSSES	866,410	381,125	33,142	
CREDIBILITY	.05	.11	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.810	.166	.012	1.988
INDICATED (POST-TEST)	1.571	.144	.010	1.725
PRES. ON RATE LEVEL	.690	.303	.026	1.019
DERIVED BY FORMULA	.734	.286	.023	1.043
UNDERLYING PRES. RATE	.732	.322	.028	1.082
PROPOSED	.734	.286	.023	1.043

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE
IND. RATES				1.06	MINIMUM PREMIUM
MAN. RATES	1.00	1.03	1.10	+ 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	
2004	3,762,183	7,638,022	.203			16	20	135	171	
2005	4,246,353	8,401,351	.197	1	1	12	26	171	211	
2006	3,991,263	7,731,499	.193	1	1	8	30	127	167	
2007	3,825,757	7,586,284	.198	1	1	7	24	133	166	
2008	4,134,375	5,522,881	.133			2	14	136	152	
TOTAL	19,959,931	36,880,037	.185	3	3	45	114	702	867	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			2,594,154	661,002	979,219			1,011,220	412,784	989,158	990,485
2005	563,752	360,105	1,896,221	852,978	969,198		101,624	634,540	581,875	1,290,249	1,150,809
2006	167,435	570,747	1,171,316	623,224	642,543	5,000	1,345,368	716,041	443,546	1,063,723	982,556
2007	62,211	85,186	1,201,897	835,367	750,105	4,683	1,009,908	675,578	510,015	1,373,139	1,078,195
2008			460,415	415,711	1,106,655			129,196	427,003	1,878,418	1,105,483
TOTAL	793,398	1,016,038	7,324,003	3,388,282	4,447,720	9,683	2,456,900	3,166,575	2,375,223	6,594,687	5,307,528

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			4,083,198	992,165	1,498,210			2,432,994	652,200	1,463,951	1,133,115
2005	914,555	682,104	3,077,535	1,178,716	1,439,083	514	212,184	1,458,995	805,530	1,851,667	1,296,962
2006	247,620	224,474	2,182,428	807,860	888,486	12,519	670,670	1,953,428	631,939	1,371,919	1,089,655
2007	94,373	131,860	3,063,107	934,640	954,879	12,583	716,646	2,343,859	689,115	1,587,771	1,149,356
2008	2,159	79,017	2,866,925	746,430	1,081,398	5,448	94,539	2,003,666	700,995	1,554,856	1,185,078
TOTAL	1,258,707	1,117,455	15,273,193	4,659,811	5,862,056	31,064	1,694,039	10,192,942	3,479,779	7,830,164	5,854,166

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	29,568,317	21,904,793	5,883,808			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,258,664	-4,152,295	37,131			
TOTAL LOSSES	26,309,653	17,752,498	5,920,939			
EXPECTED LOSSES	26,945,907	17,165,541	4,989,983			
CREDIBILITY	1.00	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.132	.089	.030	.251		
INDICATED (POST-TEST)	.115	.077	.026	.218		
PRES. ON RATE LEVEL	.127	.081	.024	.232		
DERIVED BY FORMULA	.115	.077	.026	.218		
UNDERLYING PRES. RATE	.135	.086	.025	.246		
PROPOSED	.115	.077	.026	.218		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	.222
IND. RATES				.22	MINIMUM PREMIUM	
MAN. RATES	.26	.25	.25	+ .22	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	22,607	794,093	3.512			1	2	24	27
2005	24,821	402,717	1.622			1	1	11	13
2006	25,173	858,865	3.411			2	1	17	20
2007	24,892	387,531	1.556				4	9	13
2008	27,772	1,761,957	6.344			1	1	21	23
TOTAL	125,265	4,205,163	3.357			5	9	82	96

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			158,446	152,037	87,991			103,398	86,707	124,508	81,006
2005			119,261	31,488	37,326			25,486	11,711	58,546	118,899
2006			272,788	2,368	185,622			208,107	3,779	157,210	28,991
2007				180,845	30,244				79,862	59,169	37,411
2008			267,712	98,280	366,760			428,000	20,121	455,480	125,604
TOTAL			818,207	465,018	707,943			764,991	202,180	854,913	391,911

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			249,394	228,207	134,625			248,776	136,997	184,274	92,671
2005	64	1,217	189,495	43,914	55,573	11	495	62,425	17,189	83,678	133,999
2006	17	5,920	438,237	23,004	249,552	11	11,351	481,348	26,379	200,812	32,151
2007	290	4,186	221,054	166,996	47,152	374	2,361	88,352	75,346	72,493	39,880
2008	635	26,172	943,713	225,659	356,792	3,099	48,841	915,986	163,578	380,824	134,647
TOTAL	1,006	37,495	2,041,893	687,780	843,694	3,495	63,048	1,796,887	419,489	922,081	433,348

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,943,824	2,873,044	433,513	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-439,116	-502,956	2,264	
TOTAL LOSSES	3,504,708	2,370,088	435,777	
EXPECTED LOSSES	3,676,527	2,104,453	294,372	
CREDIBILITY	.05	.12	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.798	1.892	.348	5.038
INDICATED (POST-TEST)	2.429	1.642	.302	4.373
PRES. ON RATE LEVEL	2.765	1.583	.221	4.569
DERIVED BY FORMULA	2.748	1.590	.236	4.574
UNDERLYING PRES. RATE	2.935	1.680	.235	4.850
PROPOSED	2.745	1.588	.236	4.569

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	4.660
IND. RATES				4.66	MINIMUM PREMIUM	
MAN. RATES	4.74	4.84	4.93	+ 4.66	PRESENT	

+PROPOSED

MANUAL YEAR	COMPANIES REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	529	214,896	406.230				1	10	11
2005	527	1,336,772	2536.569		1	3	1	11	16
2006	513	674,498	1314.810			1	5	13	19
2007	501	689,848	1376.942			1	3	11	15
2008	520	1,301,190	2502.288			1	3	14	18
TOTAL	2,590	4,217,204	1628.264		1	6	13	59	79

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				32,986	38,662				44,299	50,364	48,585
2005		384,669	366,062	28,598	44,892		173,205	194,346	22,369	61,048	61,583
2006			119,172	117,786	91,104			14,931	160,918	80,642	89,945
2007			138,544	197,609	81,136			23,551	82,191	111,861	54,956
2008			189,826	265,824	149,019			90,452	92,046	464,257	49,766
TOTAL		384,669	813,604	642,803	404,813		173,205	323,280	401,823	768,172	304,835

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				49,512	59,154				69,992	74,539	55,581
2005	57	701,983	600,598	46,444	67,517	20	341,964	473,473	38,986	88,121	69,404
2006	184	3,398	249,546	147,442	126,441	149	2,921	115,048	192,310	110,162	99,749
2007	354	9,543	464,925	197,752	110,590	458	3,638	152,045	85,814	131,880	58,583
2008	959	26,991	952,058	253,190	169,590	1,709	28,573	582,388	173,614	385,292	53,349
TOTAL	1,554	741,915	2,267,127	694,340	533,292	2,336	377,096	1,322,954	560,716	789,994	336,666

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,712,982	2,578,342	339,592	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-239,303	-261,385	2,329	
TOTAL LOSSES	4,473,679	2,316,957	341,921	
EXPECTED LOSSES	1,968,037	1,075,712	317,376	
CREDIBILITY	.08	.18	.36	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1727.289	894.578	132.016	2753.883
INDICATED (POST-TEST)	1499.287	776.494	114.590	2390.371
PRES. ON RATE LEVEL	715.788	391.244	115.433	1222.464
DERIVED BY FORMULA	778.468	460.589	115.130	1354.187
UNDERLYING PRES. RATE	759.860	415.333	122.539	1297.732
PROPOSED	778.468	460.589	115.130	1354.187

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	1381.270
IND. RATES				1381.27	MINIMUM PREMIUM	
MAN. RATES	1189.34	1235.93	1319.10	1381.27	PRESENT	

+PROPOSED

ANNUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	5,732,924	4,119,449	.718	1		8	8	96	113	
2005	6,003,627	7,630,412	1.270	1	1	10	10	128	150	
2006	6,043,682	5,361,989	.887		1	6	11	123	141	
2007	6,119,021	11,001,601	1.797	3		12	7	131	153	
2008	6,182,654	5,416,052	.876	3		4	10	135	152	
TOTAL	30,081,908	33,529,503	1.115	8	2	40	46	613	709	

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	3,000		1,298,655	182,805	475,777			408,486	448,518	619,817	682,391
2005	286,007	690,191	2,019,918	163,318	805,252		1,200,001	773,746	188,501	857,783	645,695
2006		440,506	888,405	171,129	732,990		849,984	275,846	447,819	650,286	905,024
2007	631,000		2,917,726	192,546	825,273	15,504		3,644,632	344,354	1,410,859	1,019,707
2008	8,673		743,038	388,713	1,038,658	145,949		427,336	212,834	1,556,632	894,219
TOTAL	928,680	1,130,697	7,867,742	1,098,511	3,877,950	161,453	2,049,985	5,530,046	1,642,026	5,095,377	4,147,036

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	4,332		2,044,083	274,391	727,941			982,818	708,658	917,327	780,655
2005	489,646	379,611	3,177,059	257,891	1,190,046	165	686,357	1,879,835	290,749	1,227,937	727,698
2006	294	292,755	1,565,068	277,787	988,959	416	734,169	941,330	586,749	845,930	1,003,672
2007	940,659	90,269	4,104,172	436,767	1,027,104	32,953	74,481	3,705,741	605,692	1,633,916	1,087,008
2008	13,979	86,009	3,076,811	726,850	1,026,151	238,084	101,990	2,040,765	542,666	1,287,201	958,603
TOTAL	1,448,910	848,644	13,967,193	1,973,686	4,960,201	271,618	1,596,997	9,550,489	2,734,514	5,912,311	4,557,636

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	27,684,378	15,604,819	4,643,843			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,639,176	-2,641,974	25,821			
TOTAL LOSSES	25,045,202	12,962,845	4,669,664			
EXPECTED LOSSES	21,719,137	10,919,733	3,459,418			
CREDIBILITY	.41	.82	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.833	.431	.155	1.419		
INDICATED (POST-TEST)	.723	.374	.135	1.232		
PRES. ON RATE LEVEL	.680	.342	.108	1.130		
DERIVED BY FORMULA	.698	.368	.135	1.201		
UNDERLYING PRES. RATE	.722	.363	.115	1.200		
PROPOSED	.698	.368	.135	1.201		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	1.225
IND. RATES				1.23	MINIMUM PREMIUM	
MAN. RATES	1.20	1.16	1.22	+ 1.23	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	294,445	24,659,178	8.374	4	4	43	38	248	337
2005	306,694	19,854,932	6.473	4		39	40	200	283
2006	333,184	18,153,252	5.448	1		43	50	194	288
2007	329,650	14,438,809	4.380	3		22	46	164	235
2008	311,364	17,169,223	5.514		1	22	35	179	237
TOTAL	1,575,337	94,275,394	5.984	12	5	169	209	985	1380

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	1,454,604	1,776,256	7,426,075	1,680,921	1,075,518	1	3,367,451	3,642,250	1,220,290	1,720,875	1,294,937
2005	1,449,584		7,236,707	1,454,509	784,156	33,035		4,497,451	1,779,257	1,581,963	1,038,270
2006	2,731		7,450,719	2,548,436	960,922	69,835		3,533,175	1,044,363	1,604,903	938,168
2007	1,259,865		3,857,180	2,261,197	1,058,004	6,000		2,151,548	1,270,837	1,542,041	1,032,137
2008		407,770	4,140,826	1,750,844	1,481,424		400,000	4,623,547	932,530	2,480,822	951,460
TOTAL	4,166,784	2,184,026	30,111,507	9,695,907	5,360,024	108,871	3,767,451	18,447,971	6,247,277	8,930,604	5,254,972

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	1,912,397	1,884,875	11,268,810	2,523,063	1,645,557	2	1,646,352	7,177,330	1,928,060	2,546,887	1,481,408
2005	2,063,692	68,964	10,881,541	2,020,464	1,194,071	67,310	66,021	8,319,171	2,436,832	2,305,376	1,170,130
2006	8,014	165,750	12,354,559	3,250,246	1,453,593	169,812	176,154	7,425,177	1,488,323	2,114,114	1,040,428
2007	1,861,321	178,001	8,507,669	2,404,852	1,465,405	21,414	119,175	5,668,633	1,466,709	1,869,465	1,100,258
2008	7,619	627,103	10,257,804	2,094,725	1,676,578	23,002	878,940	6,727,839	1,436,604	2,169,650	1,019,965
TOTAL	5,853,043	2,924,693	53,270,383	12,293,350	7,435,204	281,540	2,886,642	35,318,150	8,756,528	11,005,492	5,812,189

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	100,535,867	39,606,026	5,823,339			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-10,395,850	-7,271,276	35,260			
TOTAL LOSSES	90,140,017	32,334,750	5,858,599			
EXPECTED LOSSES	84,831,897	29,884,143	4,773,272			
CREDIBILITY	.29	.63	.95			
PURE PREMIUMS						
INDICATED (PRE-TEST)	5.722	2.053	.372	8.147		
INDICATED (POST-TEST)	4.967	1.782	.323	7.072		
PRES. ON RATE LEVEL	5.073	1.787	.285	7.145		
DERIVED BY FORMULA	5.042	1.784	.321	7.147		
UNDERLYING PRES. RATE	5.385	1.897	.303	7.585		
PROPOSED	5.041	1.783	.321	7.145		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	7.287
IND. RATES				7.29	MINIMUM PREMIUM	
MAN. RATES	8.05	7.83	7.71	+ 7.29	PRESENT	

+PROPOSED

MANUAL YEAR	TEAMS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	6	304,384	730.666			1			14	15
2005	6									
2006	8	487	60.875							
2007	7									
2008	6									
TOTAL	33	304,871	9238.515			1			14	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			175,875		30,205			30,677		43,144	24,483
2006											487
TOTAL			175,875		30,205			30,677		43,144	24,970

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			276,827		46,215			73,809		63,853	28,009
2006											540
TOTAL			276,827		46,215			73,809		63,853	28,549

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	350,636	110,068	28,652	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,091	-4,581	53	
TOTAL LOSSES	348,545	105,487	28,705	
EXPECTED LOSSES	16,863	18,606	7,359	
CREDIBILITY	.00	.01	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10561.970	3196.576	869.848	14628.394
INDICATED (POST-TEST)	9167.790	2774.628	755.028	12697.446
PRES. ON RATE LEVEL	481.304	531.112	210.049	1222.464
DERIVED BY FORMULA	481.304	553.547	226.398	1261.249
UNDERLYING PRES. RATE	510.938	563.812	222.982	1297.732
PROPOSED	481.304	553.546	226.399	1261.249

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	1286.473
IND. RATES				1286.47	MINIMUM PREMIUM	
MAN. RATES	951.47	1179.82	1319.10	1286.47	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
2004	103,166	1,302,512	1.262			103,166			4		9	13
2005	105,510	391,179	.370			105,510			1	1	11	13
2006	104,733	704,240	.672			104,733			1	6	5	12
2007	107,934	673,048	.623			107,934			1	2	8	11
2008	112,528	427,046	.379			112,528				3	12	15
TOTAL	533,871	3,498,025	.655			533,871			7	12	45	64

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			568,317		52,425			505,986		115,940	59,844
2005			121,307	30,000	33,951			37,425	1,302	85,975	81,219
2006			103,447	112,612	81,226			54,651	197,904	104,394	50,006
2007			135,060	87,861	39,441			41,662	64,507	215,372	89,145
2008				60,118	102,675				103,918	92,300	68,035
TOTAL			928,131	290,591	309,718			639,724	367,631	613,981	348,249

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			886,177		80,210			1,190,732		171,591	68,462
2005	60	1,227	192,245	41,875	50,611	2	729	88,917	4,418	122,517	91,534
2006	174	3,026	221,980	140,277	112,971	186	5,522	223,206	238,979	142,508	55,457
2007	171	6,569	314,838	92,599	54,764	446	4,476	197,617	84,468	246,012	95,029
2008	248	6,872	254,277	80,031	100,759	647	9,997	206,261	83,123	84,545	72,934
TOTAL	653	17,694	1,869,517	354,782	399,315	1,281	20,724	1,906,733	410,988	767,173	383,416

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,816,602	1,932,258	384,120	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-403,933	-414,233	2,612	
TOTAL LOSSES	3,412,669	1,518,025	386,732	
EXPECTED LOSSES	3,342,033	1,719,064	347,016	
CREDIBILITY	.14	.31	.46	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.639	.284	.072	.995
INDICATED (POST-TEST)	.555	.247	.062	.864
PRES. ON RATE LEVEL	.590	.303	.061	.954
DERIVED BY FORMULA	.585	.286	.061	.932
UNDERLYING PRES. RATE	.626	.322	.065	1.013
PROPOSED	.585	.286	.061	.932

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE
IND. RATES				.95	MINIMUM PREMIUM
MAN. RATES	1.04	1.02	1.03	+ .95	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	38,065	1,593,488	4.186			3	2	33	38
2005	31,708	995,745	3.140			2	4	18	24
2006	32,449	869,103	2.678			1	11	21	33
2007	32,683	1,164,401	3.562			1	8	17	26
2008	31,531	659,394	2.091				5	16	21
TOTAL	166,436	5,282,131	3.174			7	30	105	142

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			545,009	77,659	115,394			449,496	38,683	155,528	211,719
2005			262,114	154,518	81,242			100,327	219,874	107,365	70,305
2006			199,651	160,058	131,739			42,649	119,644	132,498	82,864
2007			149,958	262,571	228,369			130,360	166,431	137,239	89,473
2008				148,783	114,316				203,876	143,204	49,215
TOTAL			1,156,732	803,589	671,060			722,832	748,508	675,834	503,576

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			857,844	116,566	176,554			1,081,488	61,119	230,184	242,207
2005	309	2,706	429,731	209,911	122,123	195	1,929	272,348	292,454	158,244	79,234
2006	248	5,396	396,778	201,929	182,800	111	4,003	162,426	149,334	173,659	91,896
2007	504	13,284	624,519	279,435	286,250	1,112	10,169	459,617	171,708	169,725	95,378
2008	511	12,104	441,493	144,280	119,723	1,205	18,593	381,418	154,478	135,493	52,758
TOTAL	1,572	33,490	2,750,365	952,121	887,450	2,623	34,694	2,357,297	829,093	867,305	561,473

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,180,041	3,535,969	564,260			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-576,240	-627,035	3,646			
TOTAL LOSSES	4,603,801	2,908,934	567,906			
EXPECTED LOSSES	4,691,831	2,559,787	509,294			
CREDIBILITY	.06	.14	.21			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.766	1.748	.341	4.855		
INDICATED (POST-TEST)	2.401	1.517	.296	4.214		
PRES. ON RATE LEVEL	2.656	1.449	.288	4.393		
DERIVED BY FORMULA	2.641	1.459	.290	4.390		
UNDERLYING PRES. RATE	2.819	1.538	.306	4.663		
PROPOSED	2.641	1.459	.290	4.390		
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	4.477
IND. RATES				4.48	MINIMUM PREMIUM	
MAN. RATES	4.68	4.67	4.74	+ 4.48	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	9,882	215,624	2.181				1	6	7	
2005	9,388	8,349	.088					1	1	
2006	7,376	321,330	4.356				1	3	4	
2007	7,744	133,095	1.718				1	1	2	
2008	7,369	280,992	3.813			1	1	4	6	
TOTAL	41,759	959,390	2.297			1	4	15	20	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				18,372	11,468				37,033	144,155	4,596
2005					1,466					2,439	4,444
2006				65,732	18,339				174,018	55,625	7,616
2007				102,240	475				13,500	1,608	15,272
2008			145,664	28,642	6,268			60,000	10,000	6,982	23,436
TOTAL			145,664	214,986	38,016			60,000	234,551	210,809	55,364

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				27,576	17,547				58,512	213,350	5,258
2005		2	70	34	2,149			70	56	3,471	5,008
2006	99	492	34,684	78,228	26,652	159	2,236	85,521	205,063	79,157	8,446
2007	161	2,140	117,215	91,847	7,342	64	351	12,967	11,762	2,912	16,280
2008	141	7,365	246,034	34,497	13,761	496	7,249	127,958	16,201	9,050	25,123
TOTAL	401	9,999	398,003	232,182	67,451	719	9,836	226,516	291,594	307,940	60,115

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	645,474	899,167	60,115	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-95,570	-62,065	142	
TOTAL LOSSES	549,904	837,102	60,257	
EXPECTED LOSSES	768,366	250,554	20,462	
CREDIBILITY	.03	.06	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.317	2.005	.144	3.466
INDICATED (POST-TEST)	1.143	1.740	.125	3.008
PRES. ON RATE LEVEL	1.741	.568	.046	2.355
DERIVED BY FORMULA	1.723	.638	.052	2.413
UNDERLYING PRES. RATE	1.840	.600	.049	2.489
PROPOSED	1.723	.638	.052	2.413

YEAR	4-1-10	12-1-10	4-1-11	4-1-12	IND. RATE	TOTAL
IND. RATES				2.50	MINIMUM PREMIUM	
MAN. RATES	3.14	3.14	2.55	+ 2.50	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
2004	9,603	200,725	2.090			9,603				1	5	6
2005	9,900	17,951	.181			9,900					2	2
2006	8,006	251,238	3.138			8,006				1	7	8
2007	10,346	404,182	3.906			10,346				4	1	5
2008	10,473	449,637	4.293			10,473	1			1	4	6
TOTAL	48,328	1,323,733	2.739			48,328	1			7	19	27

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				15,815	49,152				183	126,876	8,699
2005					1,519					1,748	14,684
2006				12,951	38,672				51,978	124,470	23,167
2007				258,751	3,675				70,383	46,843	24,530
2008	163,149			28,764	23,431	1,250			170,000	36,844	26,199
TOTAL	163,149			316,281	116,449	1,250			292,544	336,781	97,279

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				23,738	75,203				289	187,777	9,952
2005		2	73	35	2,227			50	40	2,488	16,549
2006	21	188	12,285	17,830	51,745	51	920	34,833	67,928	159,468	25,692
2007	406	5,450	297,805	232,831	21,455	334	2,056	76,630	65,788	57,978	26,149
2008	222,617	2,391	87,149	28,404	24,382	2,883	13,305	267,333	110,046	46,761	28,085
TOTAL	223,044	8,031	397,312	302,838	175,012	3,268	16,281	378,846	244,091	454,472	106,427

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,434,696	1,176,413	106,738	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-351,614	-256,223	1,009	
TOTAL LOSSES	1,083,082	920,190	107,747	
EXPECTED LOSSES	2,901,613	1,069,016	132,418	
CREDIBILITY	.03	.06	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.241	1.904	.223	4.368
INDICATED (POST-TEST)	1.945	1.653	.194	3.792
PRES. ON RATE LEVEL	5.656	2.084	.258	7.998
DERIVED BY FORMULA	5.545	2.058	.252	7.855
UNDERLYING PRES. RATE	6.004	2.212	.274	8.490
PROPOSED	5.545	2.058	.252	7.855

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	8.012
IND. RATES				8.01	MINIMUM PREMIUM	
MAN. RATES	8.93	8.70	8.63	+ 8.01	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	455,755	4,063,825	.891			9	9	154	172
2005	535,445	13,264,573	2.477			25	36	322	383
2006	109,023	1,330,838	1.220			2	3	28	33
2007	53,055	4,917,329	9.268			8	19	126	153
2008	282,162	3,046,641	1.079			1	16	132	149
TOTAL	1,435,440	26,623,206	1.855			45	83	762	890

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,698,475	421,222	675,806			382,317	170,496	539,560	175,949
2005			4,945,975	1,499,403	1,346,870			2,049,847	1,009,268	1,748,507	664,703
2006			341,864	259,805	117,016			121,715	230,505	184,631	75,302
2007			1,321,331	1,095,345	693,080			364,816	571,884	717,970	152,903
2008			108,050	755,628	775,208			41,357	499,051	759,641	107,706
TOTAL			8,415,695	4,031,403	3,607,980			2,960,052	2,481,204	3,950,309	1,176,563

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			2,673,398	632,253	1,033,983			919,854	269,383	798,549	201,286
2005	3,018	49,985	7,839,773	2,073,492	2,012,432	887	38,414	4,842,147	1,402,444	2,519,087	749,120
2006	396	8,867	655,630	321,591	168,540	215	9,633	395,436	285,669	246,103	83,510
2007	2,148	73,438	3,493,368	1,164,971	908,406	3,615	33,033	1,463,417	610,222	855,354	162,995
2008	2,780	72,418	2,638,863	817,111	792,474	3,748	60,726	1,260,200	477,075	661,372	115,461
TOTAL	8,342	204,708	17,301,032	5,009,418	4,915,835	8,465	141,806	8,881,054	3,044,793	5,080,465	1,312,372

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	27,423,692	18,098,673	1,313,471	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,164,375	-2,111,760	4,697	
TOTAL LOSSES	26,259,317	15,986,913	1,318,168	
EXPECTED LOSSES	9,918,890	8,555,223	732,075	
CREDIBILITY	.27	.59	.89	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.829	1.114	.092	3.035
INDICATED (POST-TEST)	1.588	.967	.080	2.635
PRES. ON RATE LEVEL	.651	.561	.048	1.260
DERIVED BY FORMULA	.904	.801	.076	1.781
UNDERLYING PRES. RATE	.691	.596	.051	1.338
PROPOSED	.904	.801	.076	1.781

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	1.618
IND. RATES				1.62	MINIMUM PREMIUM	
MAN. RATES	.90	1.09	1.36	+ 1.62	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	7,141	6,493	.090						1	1
2005	4,776	37,129	.777						3	3
2006	3,716	79,075	2.127						2	2
2007	3,551	3,800	.107						1	1
2008	3,488									
TOTAL	22,672	126,497	.558						7	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					1,611					3,820	1,062
2005					6,994					10,638	19,497
2006					8,966					49,961	20,148
2007					3,227					337	236
TOTAL					20,798					64,756	40,943

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					2,465					5,654	1,215
2005		6	335	165	10,252		2	301	242	15,137	21,973
2006		26	1,392	620	11,891		117	4,299	3,093	62,918	22,344
2007		42	1,504	500	3,749			81	39	374	252
TOTAL		74	3,231	1,285	28,357		119	4,681	3,374	84,083	45,784

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,105	117,099	45,784	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-19,048	-22,071	94	
TOTAL LOSSES		95,028	45,878	
EXPECTED LOSSES	152,128	87,514	14,736	
CREDIBILITY	.02	.04	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.419	.202	.621
INDICATED (POST-TEST)	.000	.364	.175	.539
PRES. ON RATE LEVEL	.632	.364	.061	1.057
DERIVED BY FORMULA	.619	.364	.068	1.051
UNDERLYING PRES. RATE	.671	.386	.065	1.122
PROPOSED	.619	.364	.068	1.051

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE
IND. RATES				1.07	MINIMUM PREMIUM
MAN. RATES	1.21	1.18	1.14	+ 1.07	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	21,093	170,854	.810						4	4
2005	24,443	10,951	.044							
2006	21,907	33,250	.151						3	3
2007	23,773	125,339	.527					1	1	2
2008	29,860	5,557,112	18.610				2		2	4
TOTAL	121,076	5,897,506	4.871				2	1	10	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					98,692					16,906	55,256
2005											10,951
2006					12,114					12,714	8,422
2007				100,115	1,585				7,100	4,716	11,823
2008			804,043		16,317			4,699,810		21,004	15,938
TOTAL			804,043	100,115	128,708			4,699,810	7,100	55,340	102,390

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					150,999					25,022	63,213
2005											12,342
2006		32	1,881	832	16,066		27	1,098	786	16,013	9,340
2007	157	2,112	115,303	90,110	8,491	34	207	7,726	6,634	5,838	12,603
2008	132	12,756	419,453	34,167	26,718	5,861	85,286	1,471,292	120,015	49,322	17,086
TOTAL	289	14,900	536,637	125,109	202,274	5,895	85,520	1,480,116	127,435	96,195	114,584

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,123,357	551,013	114,584	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-87,211	-170,840	1,350	
TOTAL LOSSES	2,036,146	380,173	115,934	
EXPECTED LOSSES	747,038	728,877	168,295	
CREDIBILITY	.05	.11	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.682	.314	.096	2.092
INDICATED (POST-TEST)	1.460	.273	.083	1.816
PRES. ON RATE LEVEL	.581	.567	.131	1.279
DERIVED BY FORMULA	.625	.535	.123	1.283
UNDERLYING PRES. RATE	.617	.602	.139	1.358
PROPOSED	.625	.535	.123	1.283

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	1.308
IND. RATES				1.31	MINIMUM PREMIUM	
MAN. RATES	1.46	1.43	1.38	+ 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	
2004	49,505	1,536,309	3.103	1		1	1	12	15	
2005	56,677	436,899	.770	3			1	6	10	
2006	76,192	475,272	.623					9	9	
2007	87,968	592,402	.673	3				8	11	
2008	87,742	257,292	.293	1			1	9	11	
TOTAL	358,084	3,298,174	.921	8		1	3	44	56	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	844,069		263,372	45,241	39,949			246,203	26,195	45,963	25,317
2005	332,144			48,718	15,809				1,841	26,097	12,290
2006					230,790					204,397	40,085
2007	516,501				16,136					26,138	33,627
2008	3,000			33,894	66,750				52,500	85,840	15,308
TOTAL	1,695,714		263,372	127,853	369,434			246,203	80,536	388,435	126,627

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	1,097,521		414,548	67,907	61,123			592,364	41,388	68,024	28,963
2005	568,348	35	8,343	65,135	23,829	2	5	1,056	3,005	37,178	13,851
2006	11	586	35,873	15,898	306,070	5	466	17,595	12,656	257,410	44,454
2007	769,140	222	7,537	2,492	18,750	2	144	6,113	3,032	29,084	35,846
2008	4,240	4,172	155,251	48,529	65,031	376	6,087	128,290	50,912	74,159	16,410
TOTAL	2,439,260	5,015	621,552	199,961	474,803	385	6,702	745,418	110,993	465,855	139,524

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,818,332	1,251,612	139,524	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,068,970	-508,944	2,132	
TOTAL LOSSES	2,749,362	742,668	141,656	
EXPECTED LOSSES	9,012,975	2,177,149	257,820	
CREDIBILITY	.11	.24	.35	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.768	.207	.040	1.015
INDICATED (POST-TEST)	.667	.180	.035	.882
PRES. ON RATE LEVEL	2.371	.573	.068	3.012
DERIVED BY FORMULA	2.184	.479	.056	2.719
UNDERLYING PRES. RATE	2.517	.608	.072	3.197
PROPOSED	2.184	.479	.056	2.719

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	TOTAL
IND. RATES				2.77	MINIMUM PREMIUM	
MAN. RATES	3.45	3.37	3.25	+ 2.77	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	473,833	26,661,376	5.626			70	61	539	670
2005	497,464	24,813,823	4.988			53	66	547	666
2006	260,506	12,371,444	4.749	1		20	25	270	317
2007	674,901	17,118,299	2.536		1	24	62	407	494
2008	432,643	13,824,964	3.195	1		11	53	373	438
TOTAL	2,339,347	94,789,906	4.052	2	2	178	267	2136	2585

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			13,508,805	2,801,771	2,156,225			2,544,684	1,376,771	2,972,576	1,300,544
2005			8,794,090	3,042,510	2,010,623			4,288,081	1,840,039	3,173,951	1,664,529
2006	353,981	247,723	3,641,740	1,246,392	1,283,535	24,111	48,351	1,794,352	772,826	2,268,035	690,398
2007		539,505	3,732,586	3,227,734	1,914,978		192,584	1,308,656	1,744,335	3,069,474	1,388,447
2008	373,552		1,810,540	2,322,085	2,082,692	8,288		1,526,160	1,501,075	2,972,284	1,228,288
TOTAL	727,533	787,228	31,487,761	12,640,492	9,448,053	32,399	240,935	11,461,933	7,235,046	14,456,320	6,272,206

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			21,227,482	4,205,462	3,299,032			6,115,535	2,175,297	4,399,413	1,487,822
2005	6,112	85,638	13,504,353	4,175,220	3,018,856	1,618	64,622	8,172,330	2,550,738	4,571,900	1,875,924
2006	523,423	508,370	6,171,318	1,648,755	1,789,431	59,031	208,841	4,026,501	1,128,725	2,916,187	765,651
2007	6,248	835,144	10,131,219	3,413,368	2,527,232	11,750	301,940	5,117,022	1,989,884	3,592,553	1,480,085
2008	518,345	265,897	9,460,717	2,518,815	2,208,600	33,767	323,081	6,315,192	1,757,400	2,587,510	1,316,725
TOTAL	1,054,128	1,695,049	60,495,089	15,961,620	12,843,151	106,166	898,484	29,746,580	9,602,044	18,067,563	6,926,207

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	94,590,182	57,060,230	6,983,348		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-10,249,981	-9,802,606	44,456		
TOTAL LOSSES	84,340,201	47,257,624	7,027,804		
EXPECTED LOSSES	79,327,256	40,096,408	6,012,122		
CREDIBILITY	.38	.82	1.00		
PURE PREMIUMS					
INDICATED (PRE-TEST)	3.605	2.020	.300	5.925	
INDICATED (POST-TEST)	3.129	1.753	.260	5.142	
PRES. ON RATE LEVEL	3.194	1.615	.242	5.051	
DERIVED BY FORMULA	3.169	1.728	.260	5.157	
UNDERLYING PRES. RATE	3.391	1.714	.257	5.362	
PROPOSED	3.160	1.723	.259	5.142	
IND. RATES					
YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE
IND. RATES				5.24	MINIMUM PREMIUM
MAN. RATES	4.50	5.13	5.45	+ 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	
2004	455,196									
2005	534,847									
2006	108,993									
2007	92,990									
2008	282,162									
TOTAL	1,474,188									

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	1,004	35,324	6,386	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-492,049	-18,232		
TOTAL LOSSES		17,092	6,386	
EXPECTED LOSSES	4,127,727	73,710		
CREDIBILITY	.28	.60	.91	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.001	.000	.001
INDICATED (POST-TEST)	.000	.001	.000	.001
PRES. ON RATE LEVEL	.264	.004	.000	.268
DERIVED BY FORMULA	.190	.002	.000	.192
UNDERLYING PRES. RATE	.280	.005	.000	.285
PROPOSED	.190	.002	.000	.192

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE
IND. RATES				.20	MINIMUM PREMIUM
MAN. RATES	.19	.23	.29	+ .20	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	3,631									
2005	1,490									
2006	617									
2007	479									
2008	3,491									
TOTAL	9,708									

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.	-1,786	-856	3	
TOTAL LOSSES			3	
EXPECTED LOSSES	18,542	3,980	389	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.180	.039	.003	.222
DERIVED BY FORMULA	.178	.038	.003	.219
UNDERLYING PRES. RATE	.191	.041	.004	.236
PROPOSED	.178	.038	.003	.219

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE
IND. RATES				.22	MINIMUM PREMIUM
MAN. RATES	.26	.25	.24	+ .22	PRESENT

+PROPOSED

MANUAL YEAR	SEATS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	1,018												
2005	1,137												
2006	1,186												
2007	1,113												
2008	1,060												
TOTAL	5,514												

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.	-42,914	-14,254	38	
TOTAL LOSSES			38	
EXPECTED LOSSES	349,130	58,300	5,172	
CREDIBILITY	.03	.03	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.007	.007
INDICATED (POST-TEST)	.000	.000	.006	.006
PRES. ON RATE LEVEL	59.645	9.960	.883	70.488
DERIVED BY FORMULA	57.856	9.661	.865	68.382
UNDERLYING PRES. RATE	63.317	10.573	.938	74.828
PROPOSED	57.856	9.661	.865	68.382

YEAR	4-1-09	4-1-10	4-1-11	4-1-12	IND. RATE	69.749
IND. RATES				69.75	MINIMUM PREMIUM	
MAN. RATES	76.06	76.06	76.06	+ 69.75	PRESENT	

+PROPOSED