

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
2008	47,327	9,037,559	19.095			47,327	2	2	11	20	65	100
2009	43,038	4,522,694	10.508			43,038	1		6	11	59	77
2010	56,607	3,426,579	6.053			56,607			4	3	59	66
2011	57,501	3,565,656	6.201			57,501	6		1	16	57	80
2012	62,463	7,092,711	11.355			62,463	1		4	12	51	68
TOTAL	266,936	27,645,199	10.356			266,936	10	2	26	62	291	391
O.D.		447,231	.167								4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	524,134	1,067,061	1,774,689	772,449	417,881	145,958	2,073,613	1,000,828	452,894	524,959	283,093
2009	383,955		1,093,074	450,167	289,922			1,282,153	320,877	474,834	227,712
2010			660,636	160,902	366,330			989,681	78,137	934,809	236,084
2011	511,972		159,176	576,246	511,256	449,310		50,809	340,015	718,088	248,784
2012	668,338		591,870	855,534	701,740	249,998		752,206	1,883,506	1,246,851	142,668
TOTAL	2,088,399	1,067,061	4,279,445	2,815,298	2,287,129	845,266	2,073,613	4,075,677	3,075,429	3,899,541	1,138,341
O.D.					63,628					372,262	11,341

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	555,582	644,472	2,170,444	868,235	526,114	511,145	1,551,968	2,539,100	563,399	664,072	261,012
2009	537,536	12,118	1,180,800	514,022	342,075	334	45,100	2,517,190	399,566	563,051	220,425
2010	136	14,223	765,037	194,786	401,060	276	26,639	1,753,752	156,630	1,033,776	226,877
2011	611,144	15,879	629,373	558,468	520,767	415,859	16,721	440,723	332,647	717,646	233,608
2012	628,988	63,534	2,156,881	968,768	648,584	472,839	211,586	3,985,890	1,405,807	1,040,580	136,248
TOTAL	2,333,386	750,226	6,902,535	3,104,279	2,438,600	1,400,453	1,852,014	11,236,655	2,858,049	4,019,125	1,078,170
O.D.	11	1,456	46,567	22,438	53,023	121	11,935	203,292	92,192	251,492	10,870

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	24,738,651	12,839,198	1,089,040	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,377,632	-3,280,266	5,617	
TOTAL LOSSES	16,361,019	9,558,932	1,094,657	
EXPECTED LOSSES	21,731,260	12,610,056	1,286,632	
CREDIBILITY	.07	.19	.29	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.129	3.581	.410	10.120
INDICATED (POST-TEST)	7.202	4.208	.482	11.892
PRES. ON RATE LEVEL	8.039	4.665	.476	13.180
DERIVED BY FORMULA	7.980	4.578	.478	13.036
UNDERLYING PRES. RATE	8.141	4.724	.482	13.347
PROPOSED	7.980	4.578	.478	13.036

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	12.764
IND. RATES				12.76	MINIMUM PREMIUM	
MAN. RATES	16.12	14.86	13.34	+ 12.76	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	44,056	1,699,562	3.857	2		2	1	31	36	
2009	47,317	1,817,419	3.840				4	25	29	
2010	48,629	3,482,632	7.161	1		3	6	38	48	
2011	51,716	2,155,375	4.167	2		2	5	27	36	
2012	54,032	1,722,965	3.188	1			3	26	30	
TOTAL	245,750	10,877,953	4.426	6		7	19	147	179	
O.D.		226								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	600,445		441,606	17,797	100,595	25,402		96,695	54,600	240,530	121,892
2009				197,128	94,875				1,183,495	274,792	67,129
2010	399,788		470,713	227,518	253,538	72,262		1,213,706	294,460	436,359	114,288
2011	138,046		298,124	206,098	148,290	3,584		473,407	205,458	536,373	145,995
2012	796,279			152,331	106,821				242,289	291,210	134,035
TOTAL	1,934,558		1,210,443	800,872	704,119	101,248		1,783,808	1,980,302	1,779,264	583,339
O.D.											226

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	636,472		540,084	20,004	126,648	88,958		245,315	67,922	304,268	112,384
2009		96	13,901	196,336	109,715		1,996	100,111	948,238	328,720	64,981
2010	510,017	8,667	443,552	251,370	278,107	154,146	19,321	1,208,880	351,835	494,737	109,831
2011	164,822	11,777	477,236	207,467	162,580	3,484	41,867	1,128,024	240,596	552,640	137,089
2012	865,820	8,187	276,136	157,513	95,706	312	25,563	450,622	210,533	215,860	128,003
TOTAL	2,177,131	28,727	1,750,909	832,690	772,756	246,900	88,747	3,132,952	1,819,124	1,896,225	552,288
O.D.											219

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,425,366	5,320,795	552,507			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,582,648	-964,017	2,164			
TOTAL LOSSES	5,842,718	4,356,778	554,671			
EXPECTED LOSSES	4,089,280	3,681,335	516,076			
CREDIBILITY	.06	.18	.27			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.378	1.773	.226	4.377		
INDICATED (POST-TEST)	2.794	2.083	.266	5.143		
PRES. ON RATE LEVEL	1.643	1.479	.208	3.330		
DERIVED BY FORMULA	1.712	1.588	.224	3.524		
UNDERLYING PRES. RATE	1.664	1.498	.210	3.372		
PROPOSED	1.712	1.588	.224	3.524		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.450
IND. RATES				3.45	MINIMUM PREMIUM	
MAN. RATES	3.56	3.47	3.37	+ 3.45	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
2008	19,036	494,735	2,598			19,036				1	23	24
2009	17,830	554,155	3,107			17,830			1	2	11	14
2010	17,619	974,075	5,528			17,619			2	4	14	20
2011	16,788	695,701	4,144			16,788				4	17	21
2012	16,815	2,504,868	14,896			16,815			3	1	13	17
TOTAL	88,088	5,223,534	5,930			88,088			6	12	78	96

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				309	161,571				1,785	309,430	21,640
2009			126,446	25,376	117,275			13,556	65,202	176,401	29,899
2010			263,169	61,927	240,422			177,769	19,796	185,468	25,524
2011				135,355	254,260				84,053	165,025	57,008
2012			545,724	47,684	56,273			1,752,873	10,432	63,784	28,098
TOTAL			935,339	270,651	829,801			1,944,198	181,268	900,108	162,169

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				347	203,419				2,221	391,428	19,952
2009	19	1,610	153,273	31,221	135,247	3	1,614	44,365	79,656	205,300	28,942
2010	70	6,223	337,144	80,267	259,775	66	6,259	416,939	36,884	206,008	24,529
2011	54	3,485	138,338	143,614	248,060	14	3,165	82,954	80,300	164,775	53,531
2012	91	12,935	448,952	91,627	70,079	757	83,238	1,838,126	124,521	111,277	26,834
TOTAL	234	24,253	1,077,707	347,076	916,580	840	94,276	2,382,384	323,582	1,078,788	153,788

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,579,694	2,666,026	153,788	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-772,058	-400,095	632	
TOTAL LOSSES	2,807,636	2,265,931	154,420	
EXPECTED LOSSES	1,948,507	1,499,258	165,605	
CREDIBILITY	.03	.09	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.187	2.572	.175	5.934
INDICATED (POST-TEST)	3.745	3.022	.206	6.973
PRES. ON RATE LEVEL	2.184	1.681	.186	4.051
DERIVED BY FORMULA	2.231	1.802	.189	4.222
UNDERLYING PRES. RATE	2.212	1.702	.188	4.102
PROPOSED	2.231	1.802	.189	4.222

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	4.134
IND. RATES				4.13	MINIMUM PREMIUM	
MAN. RATES	4.64	4.38	4.10	+ 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
2008	198,209	5,442,419	2.745	1		5	19	59	84
2009	187,631	5,989,749	3.192			8	15	75	98
2010	192,211	9,880,363	5.140	1		14	25	79	119
2011	193,449	4,525,059	2.339	1		3	15	70	89
2012	199,408	4,275,739	2.144				7	92	99
TOTAL	970,908	30,113,329	3.102	3		30	81	375	489
O.D.		14,485	.001					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	157,709		945,575	1,044,487	839,456	48,497		420,130	807,090	890,064	289,411
2009			1,158,076	640,219	1,349,120			768,309	504,577	1,238,508	330,940
2010	123,585		2,332,258	1,236,615	965,135	15,279		2,629,701	1,144,371	955,106	478,313
2011	94,975		387,154	533,356	1,029,082	550		386,924	731,594	913,708	447,716
2012				433,562	1,104,075				437,189	1,741,046	559,867
TOTAL	376,269		4,823,063	3,888,239	5,286,868	64,326		4,205,064	3,624,821	5,738,432	2,106,247
O.D.					1,755					4,649	8,081

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	167,172		1,156,438	1,174,003	1,056,877	169,836		1,065,871	1,004,021	1,125,933	266,837
2009	163	15,029	1,437,835	745,343	1,556,049	249	38,978	1,934,887	624,300	1,447,818	320,350
2010	158,191	55,061	2,846,156	1,355,855	1,083,873	33,506	70,144	4,452,051	1,329,829	1,118,378	459,659
2011	113,592	23,943	968,817	587,035	1,017,772	743	51,147	1,376,717	682,205	947,160	420,405
2012	623	44,987	1,480,324	782,896	875,735	980	85,929	1,491,388	687,481	1,195,110	534,673
TOTAL	439,741	139,020	7,889,570	4,645,132	5,590,306	205,314	246,198	10,320,914	4,327,836	5,834,399	2,001,924
O.D.		48	1,522	733	1,324		155	2,592	1,177	3,080	7,763

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	19,245,074	20,403,987	2,009,687			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,112,015	-4,140,079	8,102			
TOTAL LOSSES	14,133,059	16,263,908	2,017,789			
EXPECTED LOSSES	13,019,877	15,651,037	2,029,198			
CREDIBILITY	.16	.44	.68			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.456	1.675	.208	3.339		
INDICATED (POST-TEST)	1.711	1.968	.244	3.923		
PRES. ON RATE LEVEL	1.324	1.592	.206	3.122		
DERIVED BY FORMULA	1.386	1.757	.232	3.375		
UNDERLYING PRES. RATE	1.341	1.612	.209	3.162		
PROPOSED	1.386	1.757	.232	3.375		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.304
IND. RATES				3.30	MINIMUM PREMIUM	
MAN. RATES	2.87	3.13	3.16	+ 3.30	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	5,527	577,503	10,448			5,527		1		2	7	10
2009	5,085	80,999	1,592			5,085			1	1	3	4
2010	5,599	186,363	3,328			5,599			2	2	14	16
2011	6,437	2,779,371	43,178			6,437	1		2	4	15	22
2012	5,433	1,858,490	34,207			5,433	1		2	3	9	15
TOTAL	28,081	5,482,726	19,525			28,081	2	1	4	12	48	67

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		159,797		4,161	84,725		200,000		67,834	45,660	15,326
2009				43,538	4,830				20,918	2,997	8,716
2010				28,991	42,631				35,969	53,263	25,509
2011	188,345		410,363	149,533	73,480			1,368,153	136,812	212,442	240,243
2012	23,000		335,009	89,022	25,974			883,191	449,640	28,787	23,867
TOTAL	211,345	159,797	745,372	315,245	231,640		200,000	2,251,344	711,173	343,149	313,661

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		316,078		4,677	106,669		550,200		84,385	57,760	14,131
2009		10	2,903	48,624	5,827		30	2,493	24,507	3,742	8,437
2010	7	274	10,405	31,623	45,550	9	538	15,553	40,497	58,891	24,514
2011	224,827	8,903	360,690	147,889	86,411	187	46,174	1,252,894	167,330	240,736	225,588
2012	25,115	11,338	394,336	102,108	46,115	888	78,879	1,624,226	322,707	102,277	22,793
TOTAL	249,949	336,603	768,334	334,921	290,572	1,084	675,821	2,895,166	639,426	463,406	295,463

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,926,957	1,728,325	295,463			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,360,093	-510,827	367			
TOTAL LOSSES	3,566,864	1,217,498	295,830			
EXPECTED LOSSES	3,466,319	1,924,672	93,230			
CREDIBILITY	.02	.04	.06			
PURE PREMIUMS						
INDICATED (PRE-TEST)	12.702	4.336	1.053	18.091		
INDICATED (POST-TEST)	14.925	5.095	1.237	21.257		
PRES. ON RATE LEVEL	12.190	6.768	.328	19.286		
DERIVED BY FORMULA	12.245	6.701	.383	19.329		
UNDERLYING PRES. RATE	12.344	6.854	.332	19.530		
PROPOSED	12.245	6.701	.383	19.329		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	18.926
IND. RATES				18.93	MINIMUM PREMIUM	
MAN. RATES	23.31	21.30	19.52	+ 18.93	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
2008	52,296	990,818	1.894			52,296			1	5	34	40
2009	50,557	778,438	1.539			50,557				6	16	22
2010	50,245	870,590	1.732			50,245			2	1	16	19
2011	50,473	4,700,460	9.312			50,473	1		1	8	24	34
2012	49,859	668,300	1.340			49,859					19	19
TOTAL	253,430	8,008,606	3.160			253,430		1	4	20	109	134
O.D.		3,992	.001									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			112,152	116,878	179,330			71,735	122,378	259,713	128,632
2009				265,789	183,791				125,354	114,408	89,096
2010			311,125	1,883	60,208			280,178	19,289	130,982	66,925
2011		282,745	123,793	325,469	478,149		2,716,144	26,969	269,448	379,088	98,655
2012					239,224					316,272	112,804
TOTAL		282,745	547,070	710,019	1,140,702		2,716,144	378,882	536,469	1,200,463	496,112
O.D.											3,992

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			137,162	131,371	225,777			181,992	152,238	328,540	118,599
2009		168	22,331	299,473	212,037		713	17,274	148,634	134,143	86,245
2010	45	6,505	362,326	11,508	69,399	102	9,228	641,626	38,149	149,578	64,315
2011	158	60,330	441,580	337,519	474,912	2,685	732,018	329,883	253,146	384,973	92,637
2012	44	6,491	207,628	100,052	180,417	85	10,362	176,459	80,028	209,614	107,728
TOTAL	247	73,494	1,171,027	879,923	1,162,542	2,872	752,321	1,347,234	672,195	1,206,848	469,524
O.D.											3,752

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,347,195	3,921,508	473,276			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,296,775	-901,638	1,808			
TOTAL LOSSES	2,050,420	3,019,870	475,084			
EXPECTED LOSSES	3,292,055	3,393,427	463,777			
CREDIBILITY	.07	.18	.28			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.809	1.192	.187	2.188		
INDICATED (POST-TEST)	.951	1.401	.220	2.572		
PRES. ON RATE LEVEL	1.283	1.322	.181	2.786		
DERIVED BY FORMULA	1.260	1.336	.192	2.788		
UNDERLYING PRES. RATE	1.299	1.339	.183	2.821		
PROPOSED	1.259	1.335	.192	2.786		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.728
IND. RATES				2.73	MINIMUM PREMIUM	
MAN. RATES	3.27	3.01	2.82	+ 2.73	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	403,424	21,685,582	5.375	2	1	22	58	254	337	
2009	394,688	15,049,604	3.813			15	62	267	344	
2010	410,018	15,374,750	3.749	1	1	14	54	286	356	
2011	452,070	21,747,193	4.810	1	1	11	64	290	367	
2012	461,641	12,838,580	2.781	1		4	50	352	407	
TOTAL	2,121,841	86,695,709	4.086	5	3	66	288	1449	1811	
O.D.		183,119	.008				2		2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	93,614	464,206	4,583,515	2,334,912	1,828,056	3,497	3,799,831	3,443,745	1,878,164	2,235,197	1,020,845
2009			2,597,846	2,719,179	1,761,030			2,888,899	1,814,393	1,865,964	1,402,293
2010	62,557	109,747	2,372,510	2,378,926	2,176,991	1,940	53,302	2,511,364	1,779,995	2,661,101	1,266,317
2011	340,964	361,182	1,752,891	2,602,085	2,596,913		5,366,789	2,059,958	2,598,079	2,744,443	1,323,889
2012	5,379		587,158	1,828,387	3,084,131	454,257		453,255	1,432,546	3,690,512	1,302,955
TOTAL	502,514	935,135	11,893,920	11,863,489	11,447,121	459,694	9,219,922	11,357,221	9,503,177	13,197,217	6,316,299
O.D.				131,608					25,817		25,694

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	99,231	76,779	5,234,821	2,624,442	2,301,521	12,247	874,107	6,736,628	2,336,436	2,827,521	941,219
2009	325	29,558	2,920,742	3,078,674	2,050,293	533	79,494	4,223,970	2,180,558	2,199,171	1,357,420
2010	80,742	271,057	3,282,816	2,581,792	2,386,133	6,368	189,413	4,825,153	2,081,647	2,987,745	1,216,931
2011	407,820	136,079	3,945,753	2,597,872	2,660,810	4,027	1,055,803	5,504,459	2,412,199	2,896,305	1,243,132
2012	7,915	163,333	5,447,177	2,698,582	2,545,589	948,104	253,457	4,608,657	1,791,370	2,613,152	1,244,322
TOTAL	596,033	676,806	20,831,309	13,581,362	11,944,346	971,279	2,452,274	25,898,867	10,802,210	13,523,894	6,003,024
O.D.				147,927					32,116		24,371

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	51,426,568	50,031,855	6,027,395			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-17,044,432	-10,830,949	28,280			
TOTAL LOSSES	34,382,136	39,200,906	6,055,675			
EXPECTED LOSSES	43,837,235	41,291,025	6,789,892			
CREDIBILITY	.27	.75	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.620	1.847	.285	3.752		
INDICATED (POST-TEST)	1.904	2.170	.335	4.409		
PRES. ON RATE LEVEL	2.040	1.922	.316	4.278		
DERIVED BY FORMULA	2.003	2.108	.335	4.446		
UNDERLYING PRES. RATE	2.066	1.946	.320	4.332		
PROPOSED	1.986	2.091	.332	4.409		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	4.317
IND. RATES				4.32	MINIMUM PREMIUM	
MAN. RATES	4.68	4.46	4.33	+ 4.32	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	43,974	797,410	1.813			43,974				5	14	19
2009	38,072	1,663,698	4.369			38,072			1	2	35	38
2010	34,697	819,325	2.361			34,697			1	5	24	30
2011	36,152	898,663	2.485			36,152				5	21	26
2012	34,470	627,606	1.820			34,470				5	17	22
TOTAL	187,365	4,806,702	2.565			187,365			2	22	111	135
O.D.		2,058	.001									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				259,533	127,214				179,009	147,892	83,762
2009			132,301	33,694	273,394			104,561	606,819	399,728	113,201
2010			115,408	55,062	286,610			25,735	57,607	210,976	67,927
2011				166,303	198,875				229,833	160,650	143,002
2012				161,834	109,386				102,328	189,990	64,068
TOTAL			247,709	676,426	995,479			130,296	1,175,596	1,109,236	471,960
O.D.											2,058

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				291,715	160,164				222,688	187,085	77,229
2009	19	1,775	165,333	43,207	313,881	32	6,898	331,235	718,304	471,773	109,579
2010	55	3,176	170,398	72,216	305,559	27	2,067	91,452	71,703	231,068	65,278
2011	48	3,660	143,898	164,436	197,203	40	6,678	180,102	195,203	170,009	134,279
2012	173	8,588	289,801	165,631	98,576	159	13,014	227,710	105,864	135,568	61,185
TOTAL	295	17,199	769,430	737,205	1,075,383	258	28,657	830,499	1,313,762	1,195,503	447,550
O.D.											1,983

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,646,338	4,321,853	449,533			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,235,683	-740,963	1,848			
TOTAL LOSSES	410,655	3,580,890	451,381			
EXPECTED LOSSES	3,093,397	2,765,508	496,518			
CREDIBILITY	.05	.15	.23			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.219	1.911	.241	2.371		
INDICATED (POST-TEST)	.257	2.245	.283	2.785		
PRES. ON RATE LEVEL	1.630	1.458	.262	3.350		
DERIVED BY FORMULA	1.561	1.576	.267	3.404		
UNDERLYING PRES. RATE	1.651	1.476	.265	3.392		
PROPOSED	1.536	1.551	.263	3.350		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.280
IND. RATES				3.28	MINIMUM PREMIUM	
MAN. RATES	4.06	3.70	3.39	+ 3.28	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	5,627	353,166	6.276				1	9	10
2009	6,058	238,711	3.940				1	2	3
2010	7,090	40,049	.564					2	2
2011	10,791	223,090	2.067				1	7	8
2012	11,364	566,323	4.983				1	5	6
TOTAL	40,930	1,421,339	3.473				4	25	29

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				9,598	157,496				2,609	175,898	7,565
2009				42,803	6,097				146,843	28,292	14,676
2010					3,671					10,532	25,846
2011				71,171	38,135				15,349	88,596	9,839
2012				110,466	89,900				195,000	154,513	16,444
TOTAL				234,038	295,299				359,801	457,831	74,370

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				10,788	198,288				3,246	222,510	6,975
2009		12	2,893	47,827	7,272		236	17,696	172,180	34,668	14,206
2010		5	330	173	3,873		35	763	483	11,405	24,838
2011	14	1,318	50,796	65,401	39,881	3	975	24,547	19,568	86,529	9,239
2012	123	6,275	211,033	119,422	78,779	248	17,927	318,126	149,238	120,800	15,704
TOTAL	137	7,610	265,052	243,611	328,093	251	19,173	361,132	344,715	475,912	70,962

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	653,355	1,392,331	70,962	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,135,533	-420,814	422	
TOTAL LOSSES		971,517	71,384	
EXPECTED LOSSES	3,045,192	1,669,125	85,134	
CREDIBILITY	.02	.05	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.374	.174	2.548
INDICATED (POST-TEST)	.000	2.789	.204	2.993
PRES. ON RATE LEVEL	7.347	4.027	.205	11.579
DERIVED BY FORMULA	7.200	3.965	.205	11.370
UNDERLYING PRES. RATE	7.440	4.078	.208	11.726
PROPOSED	7.200	3.965	.205	11.370

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	11.133
IND. RATES				11.13	MINIMUM PREMIUM	
MAN. RATES	14.34	13.08	11.72	+ 11.13	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	36,741	449,467	1.223			1	4	11	16
2009	39,135	553,640	1.414				4	15	19
2010	41,139	537,224	1.305				2	21	23
2011	41,504	913,237	2.200			1	3	22	26
2012	45,341	2,261,270	4.987			1	5	20	26
TOTAL	203,860	4,714,838	2.313			3	18	89	110
O.D.		4,646	.002						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			117,393	59,508	85,372			33,999	58,056	52,962	42,177
2009				188,837	89,934				120,653	93,059	61,157
2010				125,668	92,568				20,582	237,991	60,415
2011			145,540	67,404	215,646			50,000	64,076	299,452	71,119
2012			201,579	136,405	123,369			1,250,002	188,510	286,128	75,277
TOTAL			464,512	577,822	606,889			1,334,001	451,877	969,592	310,145
O.D.											4,646

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			143,572	66,887	107,483			86,255	72,222	66,997	38,887
2009		99	14,649	212,078	104,167		588	16,215	142,747	109,355	59,200
2010	28	1,067	36,841	132,751	100,188	4	971	23,867	32,671	258,422	58,059
2011	52	6,015	246,263	87,802	213,357	27	7,109	186,627	79,291	295,535	66,781
2012	160	9,784	331,050	158,343	110,588	560	53,891	1,097,354	219,730	234,527	71,890
TOTAL	240	16,965	772,375	657,861	635,783	591	62,559	1,410,318	546,661	964,836	294,817
O.D.											4,309

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,263,048	2,805,141	299,126			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-853,855	-529,840	1,337			
TOTAL LOSSES	1,409,193	2,275,301	300,463			
EXPECTED LOSSES	2,205,766	2,024,330	318,022			
CREDIBILITY	.06	.16	.24			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.691	1.116	.147	1.954		
INDICATED (POST-TEST)	.812	1.311	.173	2.296		
PRES. ON RATE LEVEL	1.068	.981	.154	2.203		
DERIVED BY FORMULA	1.053	1.034	.159	2.246		
UNDERLYING PRES. RATE	1.082	.993	.156	2.231		
PROPOSED	1.053	1.034	.159	2.246		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.199
IND. RATES				2.20	MINIMUM PREMIUM	
MAN. RATES	2.69	2.43	2.23	+ 2.20	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	17,539	152,545	.869				2	5	7	
2009	13,486	301,139	2.232			1		6	7	
2010	13,378	215,186	1.608				1	5	6	
2011	14,871	127,743	.859				1	4	5	
2012	18,656	101,919	.546				1	5	6	
TOTAL	77,930	898,532	1.153			1	5	25	31	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				34,193	24,780				66,192	15,530	11,850
2009			167,457		46,328			50,085		30,228	7,041
2010				112,011	45,887				16,119	31,187	9,982
2011				26,877	17,481				30,763	34,035	18,587
2012				12,031	41,978				6,726	31,688	9,496
TOTAL			167,457	185,112	176,454			50,085	119,800	142,668	56,956

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				38,433	31,198				82,343	19,645	10,926
2009	24	2,060	197,596	2,021	54,248	16	2,231	121,109	1,322	35,450	6,816
2010	21	898	29,564	116,611	50,683	7	268	7,500	18,481	34,317	9,593
2011	6	509	19,891	25,025	17,977	6	984	26,121	27,181	34,855	17,453
2012	18	1,553	50,924	26,466	32,855	13	1,459	25,675	11,817	21,636	9,069
TOTAL	69	5,020	297,975	208,556	186,961	42	4,942	180,405	141,144	145,903	53,857

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	488,453	682,564	53,857	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-557,686	-219,331	275	
TOTAL LOSSES		463,233	54,132	
EXPECTED LOSSES	1,423,781	842,424	63,903	
CREDIBILITY	.03	.08	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.594	.069	.663
INDICATED (POST-TEST)	.000	.698	.081	.779
PRES. ON RATE LEVEL	1.823	1.079	.082	2.984
DERIVED BY FORMULA	1.768	1.049	.082	2.899
UNDERLYING PRES. RATE	1.827	1.081	.082	2.990
PROPOSED	1.768	1.049	.082	2.899

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.253
IND. RATES				3.25	MINIMUM PREMIUM	
MAN. RATES	3.62	3.43	3.29	+ 3.25	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	94,258	3,004,333	3.187			4	11	34	49
2009	126,248	3,628,765	2.874	2		4	11	30	47
2010	204,757	3,429,710	1.675	2		8	8	36	54
2011	247,511	4,185,424	1.691	1		5	16	44	66
2012	253,643	1,950,583	.769	1			5	33	39
TOTAL	926,417	16,198,815	1.749	6		21	51	177	255
O.D.		2,201							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			679,291	483,145	494,932			160,352	291,814	804,235	90,564
2009	594,025		986,906	356,717	388,746	38,337		319,459	299,520	501,571	143,484
2010	428,282		1,417,628	191,212	246,530			535,709	107,998	316,337	186,014
2011	491,299		1,172,992	872,020	244,047	3,380		284,108	509,939	396,117	211,522
2012	702,700			287,371	189,245	224,000			61,682	321,227	164,358
TOTAL	2,216,306		4,256,817	2,190,465	1,563,500	265,717		1,299,628	1,270,953	2,339,487	795,942
O.D.											2,201

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			830,774	543,054	623,117			406,813	363,017	1,017,358	83,500
2009	831,558	12,303	1,190,570	411,593	454,528	122,892	16,174	814,610	364,222	587,638	138,893
2010	546,490	30,941	1,689,966	237,745	290,617	211	18,593	1,254,721	151,212	359,772	178,759
2011	586,622	45,426	1,835,904	833,074	321,249	3,298	34,993	948,386	456,330	428,384	198,619
2012	670,726	15,137	510,263	292,010	171,270	427,956	14,581	252,572	116,127	218,711	156,962
TOTAL	2,635,396	103,807	6,057,477	2,317,476	1,860,781	554,357	84,341	3,677,102	1,450,908	2,611,863	756,733
O.D.											2,096

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,112,480	8,241,028	758,829			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,789,714	-2,242,844	5,484			
TOTAL LOSSES	7,322,766	5,998,184	764,313			
EXPECTED LOSSES	15,693,504	8,884,338	1,102,436			
CREDIBILITY	.16	.43	.66			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.790	.647	.083	1.520		
INDICATED (POST-TEST)	.928	.760	.098	1.786		
PRES. ON RATE LEVEL	1.691	.957	.119	2.767		
DERIVED BY FORMULA	1.569	.872	.105	2.546		
UNDERLYING PRES. RATE	1.694	.959	.119	2.772		
PROPOSED	1.569	.872	.105	2.546		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.857
IND. RATES				2.86	MINIMUM PREMIUM	
MAN. RATES	3.37	3.20	3.05	+ 2.86	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
2008	47,618	1,078,305	2.264			47,618				7	17	24
2009	50,949	895,137	1.756			50,949			1	5	18	24
2010	54,561	1,525,407	2.795			54,561			1	6	29	36
2011	58,191	2,468,349	4.241			58,191			2	7	24	33
2012	61,002	1,463,134	2.398			61,002		1		9	42	52
TOTAL	272,321	7,430,332	2.729			272,321		1	4	34	130	169
O.D.		597										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				265,680	286,672				185,604	207,436	132,913
2009			143,326	96,388	120,971			96,049	61,627	194,706	182,070
2010			125,709	180,130	174,988			45,729	566,899	325,787	106,165
2011			423,789	272,947	328,882			673,342	191,938	411,382	166,069
2012		50,000		377,760	244,029		32,048		251,600	402,049	105,648
TOTAL		50,000	692,824	1,192,905	1,155,542		32,048	815,120	1,257,668	1,541,360	692,865
O.D.											597

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				298,623	360,920				230,892	262,406	122,546
2009	20	1,834	177,660	110,585	140,095	32	5,097	242,671	77,082	227,170	176,244
2010	59	4,180	200,637	194,997	190,595	192	8,334	310,281	616,687	373,114	102,025
2011	119	14,020	567,949	284,636	337,568	140	35,077	946,845	213,846	427,477	155,939
2012	440	101,363	679,075	383,129	222,017	2,641	124,101	531,297	244,698	290,331	100,894
TOTAL	638	121,397	1,625,321	1,271,970	1,251,195	3,005	172,609	2,031,094	1,383,205	1,580,498	657,648
O.D.											573

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,954,064	5,486,868	658,221	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,529,078	-862,130	3,055	
TOTAL LOSSES	2,424,986	4,624,738	661,276	
EXPECTED LOSSES	3,962,271	3,300,530	718,927	
CREDIBILITY	.07	.19	.29	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.890	1.698	.243	2.831
INDICATED (POST-TEST)	1.046	1.995	.286	3.327
PRES. ON RATE LEVEL	1.437	1.197	.260	2.894
DERIVED BY FORMULA	1.410	1.349	.268	3.027
UNDERLYING PRES. RATE	1.455	1.212	.264	2.931
PROPOSED	1.410	1.349	.268	3.027

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.964
IND. RATES				2.96	MINIMUM PREMIUM	
MAN. RATES	3.38	3.11	2.93	+ 2.96	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	93,163	2,987,868	3.207			2	12	59	73
2009	87,666	4,205,295	4.796	1		4	8	42	55
2010	90,176	2,358,096	2.614			2	10	51	63
2011	94,633	2,141,120	2.262				8	57	65
2012	98,112	1,177,441	1.200				3	54	57
TOTAL	463,750	12,869,820	2.775	1		8	41	263	313
O.D.		20,048	.004					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			415,723	278,183	195,835			1,083,167	141,301	530,755	342,904
2009	350,574		551,026	420,210	230,464			1,707,775	487,827	298,019	159,400
2010			411,308	371,961	277,463			103,868	296,588	717,193	179,715
2011				269,098	304,079				404,034	978,089	185,820
2012				56,671	225,746				35,447	623,843	235,734
TOTAL	350,574		1,378,057	1,396,123	1,233,587			2,894,810	1,365,197	3,147,899	1,103,573
O.D.					563					5,475	14,010

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			310,544	312,679	246,557			1,459,404	175,780	671,410	316,157
2009	490,729	4,840	478,987	475,235	269,367	231	31,690	1,803,551	586,848	357,762	154,299
2010	136	11,618	580,668	402,027	307,966	126	8,554	380,340	351,012	789,312	172,706
2011	69	5,812	228,762	264,200	302,285	75	16,506	428,520	401,500	970,518	174,485
2012	79	8,057	264,157	136,390	175,888	208	22,776	390,261	177,871	416,784	225,126
TOTAL	491,013	30,327	1,863,118	1,590,531	1,302,063	640	79,526	4,462,076	1,693,011	3,205,786	1,042,773
O.D.			17	9	644		34	132	100	6,342	13,386

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,926,883	7,798,486	1,056,159			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,567,729	-1,822,053	5,213			
TOTAL LOSSES	4,359,154	5,976,433	1,061,372			
EXPECTED LOSSES	6,562,062	6,914,512	1,279,950			
CREDIBILITY	.10	.27	.42			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.940	1.289	.229	2.458		
INDICATED (POST-TEST)	1.105	1.515	.269	2.889		
PRES. ON RATE LEVEL	1.397	1.472	.273	3.142		
DERIVED BY FORMULA	1.368	1.484	.271	3.123		
UNDERLYING PRES. RATE	1.415	1.491	.276	3.182		
PROPOSED	1.368	1.484	.271	3.123		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.058
IND. RATES				3.06	MINIMUM PREMIUM	
MAN. RATES	3.61	3.40	3.18	+ 3.06	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	58,925	2,254,458	3.825	1		3	7	22	33
2009	52,155	642,412	1.231			1	4	13	18
2010	57,173	1,381,483	2.416			1	7	18	26
2011	64,807	1,615,352	2.492	1		1	15	25	42
2012	61,620	1,419,740	2.304			3	7	12	22
TOTAL	294,680	7,313,445	2.482	2		9	40	90	141
O.D.		6,379	.002					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	97,581		550,018	196,909	145,468			648,715	297,783	184,664	133,320
2009			159,125	133,598	28,876			130,089	54,801	94,503	41,420
2010			273,137	432,084	170,066			132,692	145,602	165,561	62,341
2011	3,000		139,582	458,343	126,970	375		117,972	474,053	214,508	80,549
2012			551,233	199,121	106,441			145,412	189,656	142,045	85,832
TOTAL	100,581		1,673,095	1,420,055	577,821	375		1,174,880	1,161,895	801,281	403,462
O.D.					4,198					1,233	948

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	103,436		568,694	221,326	183,143			1,130,687	370,443	233,602	122,921
2009	23	1,975	195,768	150,614	35,162	42	5,914	321,300	67,791	111,306	40,095
2010	119	9,074	426,406	455,435	193,336	91	6,106	355,777	167,204	187,562	59,910
2011	3,682	11,426	450,375	415,218	149,675	458	21,235	577,917	401,068	243,206	75,636
2012	269	25,009	866,113	243,072	135,748	357	29,363	576,166	158,595	122,332	81,970
TOTAL	107,529	47,484	2,507,356	1,485,665	697,064	948	62,618	2,961,847	1,165,101	898,008	380,532
O.D.		2	126	72	4,801		5	29	22	1,428	905

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,687,944	4,252,161	381,437			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,597,691	-719,115	1,276			
TOTAL LOSSES	4,090,253	3,533,046	382,713			
EXPECTED LOSSES	4,084,265	2,728,737	312,360			
CREDIBILITY	.07	.20	.31			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.388	1.199	.130	2.717		
INDICATED (POST-TEST)	1.631	1.409	.153	3.193		
PRES. ON RATE LEVEL	1.383	.924	.106	2.413		
DERIVED BY FORMULA	1.400	1.021	.121	2.542		
UNDERLYING PRES. RATE	1.386	.926	.106	2.418		
PROPOSED	1.400	1.021	.121	2.542		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.852
IND. RATES				2.85	MINIMUM PREMIUM	
MAN. RATES	2.66	2.65	2.66	+ 2.85	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	70,418	2,821,018	4.006	1		7	3	22	33	
2009	72,558	4,994,476	6.883		1	3	9	29	42	
2010	85,078	1,411,924	1.659			3	2	15	20	
2011	99,394	1,100,221	1.106				6	24	30	
2012	96,875	725,158	.748				3	27	30	
TOTAL	424,323	11,052,797	2.605	1	1	13	23	117	155	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	346,050		1,261,501	112,901	100,641	977		617,337	61,873	173,797	145,941
2009		652,508	537,407	283,962	173,457		1,755,272	610,152	209,721	496,653	275,344
2010			649,167	113,310	56,021			296,035	38,261	166,840	92,290
2011				344,979	187,909				161,667	273,993	131,673
2012				102,690	183,253				42,203	291,763	105,249
TOTAL	346,050	652,508	2,448,075	957,842	701,281	977	1,755,272	1,523,524	513,725	1,403,046	750,497

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	366,813		1,542,815	126,901	126,707	3,421		1,566,183	76,969	219,855	134,558
2009	172	140,044	660,442	324,044	204,414	6,520	965,395	1,514,194	265,144	583,289	266,533
2010	100	14,285	774,643	132,516	73,631	113	10,026	685,814	60,526	189,455	88,691
2011	76	6,387	246,906	317,329	196,212	30	5,799	152,554	150,817	275,009	123,641
2012	123	8,539	282,708	152,686	148,410	121	12,348	212,962	97,655	197,345	100,513
TOTAL	367,284	169,255	3,507,514	1,053,476	749,374	10,205	993,568	4,131,707	651,111	1,464,953	713,936

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,179,533	3,918,914	713,936			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,804,145	-1,084,898	3,749			
TOTAL LOSSES	6,375,388	2,834,016	717,685			
EXPECTED LOSSES	7,306,843	4,171,095	861,376			
CREDIBILITY	.09	.26	.39			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.502	.668	.169	2.339		
INDICATED (POST-TEST)	1.765	.785	.199	2.749		
PRES. ON RATE LEVEL	1.719	.981	.202	2.902		
DERIVED BY FORMULA	1.723	.930	.201	2.854		
UNDERLYING PRES. RATE	1.722	.983	.203	2.908		
PROPOSED	1.723	.930	.201	2.854		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.202
IND. RATES				3.20	MINIMUM PREMIUM	
MAN. RATES	3.39	3.34	3.20	+ 3.20	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
2008	37,192	1,155,337	3.106			37,192			2	3	12	17
2009	40,127	1,474,641	3.674			40,127			2	2	10	14
2010	45,836	662,385	1.445			45,836			2	1	15	18
2011	37,028	758,050	2.047			37,028			1	2	10	13
2012	38,471	624,753	1.623			38,471				1	10	11
TOTAL	198,654	4,675,166	2.353			198,654			7	9	57	73

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			397,094	86,138	95,993			170,645	169,576	161,702	74,189
2009			290,021	132,937	128,559			716,502	17,124	168,836	20,662
2010			276,033	15,892	123,912			58,164	5,268	91,036	92,080
2011			227,541	75,792	30,205			113,799	22,698	65,909	222,106
2012				92,576	184,782				60,493	194,193	92,709
TOTAL			1,190,689	403,335	563,451			1,059,110	275,159	681,676	501,746

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			485,646	96,819	120,856			432,926	210,953	204,553	68,402
2009	33	2,986	290,171	152,150	149,740	167	22,000	1,236,129	30,966	200,220	20,001
2010	51	5,973	330,999	28,043	136,205	24	2,131	138,209	12,182	100,236	88,489
2011	42	7,273	297,060	79,288	41,163	34	8,984	243,100	31,438	70,267	208,558
2012	125	8,225	271,857	145,858	148,551	122	10,349	180,293	83,309	134,406	88,537
TOTAL	251	24,457	1,675,733	502,158	596,515	347	43,464	2,230,657	368,848	709,682	473,987

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,974,909	2,177,203	473,987	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,325,562	-629,677	1,181	
TOTAL LOSSES	2,649,347	1,547,526	475,168	
EXPECTED LOSSES	3,379,104	2,363,982	305,927	
CREDIBILITY	.06	.15	.24	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.334	.779	.239	2.352
INDICATED (POST-TEST)	1.567	.915	.281	2.763
PRES. ON RATE LEVEL	1.698	1.188	.153	3.039
DERIVED BY FORMULA	1.690	1.147	.184	3.021
UNDERLYING PRES. RATE	1.701	1.190	.154	3.045
PROPOSED	1.690	1.147	.184	3.021

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.390
IND. RATES				3.39	MINIMUM PREMIUM	
MAN. RATES	3.56	3.42	3.35	+ 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
2008	27,792	995,037	3.580			3	4	9	16
2009	24,837	318,427	1.282				5	8	13
2010	26,825	2,503,083	9.331			1	6	11	18
2011	30,002	764,553	2.548			1	6	14	21
2012	29,186	802,427	2.749				2	16	18
TOTAL	138,642	5,383,527	3.883			5	23	58	86
O.D.		412,038	.297			1	4		5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			462,857	158,251	19,899			65,446	160,367	76,724	51,493
2009				163,595	17,196				52,906	42,327	42,403
2010			498,541	133,356	33,546			1,413,111	257,345	119,563	47,621
2011			136,878	122,277	91,834			30,444	193,275	117,009	72,836
2012				146,782	206,951				240,169	162,965	45,560
TOTAL			1,098,276	724,261	369,426			1,509,001	904,062	518,588	259,913
O.D.			170,360	128,951				61,370	39,271		12,086

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			566,075	177,874	25,054			166,037	199,497	97,056	47,477
2009		43	10,873	182,691	20,808		257	7,141	62,620	49,712	41,046
2010	37	3,728	183,055	140,682	40,562	206	14,444	919,929	293,295	147,539	45,764
2011	45	5,968	240,899	121,607	98,603	41	7,634	206,663	164,764	126,882	68,393
2012	179	10,715	356,362	195,270	170,658	285	21,203	376,549	176,887	130,661	43,510
TOTAL	261	20,454	1,357,264	818,124	355,685	532	43,538	1,676,319	897,063	551,850	246,190
O.D.	41	6,449	259,860	119,225	13,190	22	5,266	143,524	35,347	5,332	11,410

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,513,530	2,795,816	257,600			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,118,747	-436,785	1,055			
TOTAL LOSSES	2,394,783	2,359,031	258,655			
EXPECTED LOSSES	2,860,184	1,658,159	257,875			
CREDIBILITY	.04	.12	.19			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.727	1.702	.187	3.616		
INDICATED (POST-TEST)	2.029	2.000	.220	4.249		
PRES. ON RATE LEVEL	2.058	1.194	.186	3.438		
DERIVED BY FORMULA	2.057	1.291	.192	3.540		
UNDERLYING PRES. RATE	2.063	1.196	.186	3.445		
PROPOSED	2.057	1.291	.192	3.540		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.972
IND. RATES				3.97	MINIMUM PREMIUM	
MAN. RATES	4.11	3.91	3.79	+ 3.97	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	31,116	673	.002							
2009	28,469									
2010	34,656									
2011	36,095									
2012	35,824									
TOTAL	166,160	673								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											673
TOTAL											673

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											621
TOTAL											621

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B			621			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-42,650	-437				
TOTAL LOSSES			621			
EXPECTED LOSSES	109,667	1,662				
CREDIBILITY	.05	.14	.21			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.000	.000		
INDICATED (POST-TEST)	.000	.000	.000	.000		
PRES. ON RATE LEVEL	.065	.001	.000	.066		
DERIVED BY FORMULA	.062	.001	.000	.063		
UNDERLYING PRES. RATE	.066	.001	.000	.067		
PROPOSED	.062	.001	.000	.063		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	.065
IND. RATES				.07	MINIMUM PREMIUM	
MAN. RATES	.09	.08	.07	+ .07	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	60,030	122								
2009	51,648	81								
2010	55,850	103								
2011	59,340									
2012	40,767									
TOTAL	267,635	306								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											122
2009											81
2010											103
TOTAL											306

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											112
2009											78
2010											99
TOTAL											289

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B			289			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-92,396	-727				
TOTAL LOSSES			289			
EXPECTED LOSSES	230,166	2,676				
CREDIBILITY	.07	.19	.29			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.000	.000		
INDICATED (POST-TEST)	.000	.000	.000	.000		
PRES. ON RATE LEVEL	.085	.001	.000	.086		
DERIVED BY FORMULA	.079	.001	.000	.080		
UNDERLYING PRES. RATE	.086	.001	.000	.087		
PROPOSED	.079	.001	.000	.080		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	.083
IND. RATES				.08	MINIMUM PREMIUM	
MAN. RATES	.11	.10	.09	+ .08	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
2008	10,356	486,105	4.693			10,356			2		6	8
2009	10,222	444,952	4.352			10,222				4	7	11
2010	10,226	154,555	1.511			10,226				1	5	6
2011	10,814	199,286	1.842			10,814				1	8	9
2012	10,715	59,804	.558			10,715					2	2
TOTAL	52,333	1,344,702	2.570			52,333			2	6	28	36

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			275,325		37,715			105,476		36,221	31,368
2009				113,116	50,706				116,309	135,411	29,410
2010				26,655	26,315				25,000	53,816	22,769
2011				87,697	20,873				36,742	31,942	22,032
2012					8,942					10,991	39,871
TOTAL			275,325	227,468	144,551			105,476	178,051	268,381	145,450

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			336,723		47,484			267,593		45,820	28,921
2009		55	8,678	126,983	58,773		840	16,730	138,444	158,359	28,469
2010	8	238	8,411	28,471	28,297	9	439	12,026	28,920	59,122	21,881
2011	14	1,469	56,587	77,825	24,396	6	1,113	29,801	31,725	33,217	20,688
2012	2	235	7,760	3,739	6,741	3	361	6,132	2,781	7,284	38,077
TOTAL	24	1,997	418,159	237,018	165,691	18	2,753	332,282	201,870	303,802	138,036

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	755,233	908,381	138,036	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-434,814	-196,679	582	
TOTAL LOSSES	320,419	711,702	138,618	
EXPECTED LOSSES	1,110,506	744,175	145,486	
CREDIBILITY	.02	.06	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.612	1.360	.265	2.237
INDICATED (POST-TEST)	.719	1.598	.311	2.628
PRES. ON RATE LEVEL	2.095	1.404	.275	3.774
DERIVED BY FORMULA	2.067	1.416	.279	3.762
UNDERLYING PRES. RATE	2.122	1.422	.278	3.822
PROPOSED	2.067	1.416	.279	3.762

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.683
IND. RATES				3.68	MINIMUM PREMIUM	
MAN. RATES	4.40	4.11	3.82	+ 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
2008	74,511	826,452	1.109			1	4	23	28
2009	77,454	1,653,655	2.135			1	12	35	48
2010	79,169	1,797,273	2.270			3	12	29	44
2011	81,345	2,406,679	2.958	1		3	11	21	36
2012	84,624	1,620,194	1.914			1	1	39	41
TOTAL	397,103	8,304,253	2.091	1		9	40	147	197
O.D.		4,522	.001					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			117,880	7,075	120,902			147,709	22,348	274,201	136,337
2009			249,422	328,788	219,624			93,403	332,371	254,872	175,175
2010			544,933	328,504	129,397			129,194	228,672	270,042	166,531
2011	424,025		517,286	278,402	139,061	124,783		377,233	191,488	141,229	213,172
2012			185,526	86,001	397,020			244,129	23,163	454,974	229,381
TOTAL	424,025		1,615,047	1,028,770	1,006,004	124,783		991,668	798,042	1,395,318	920,596
O.D.					262					2,030	2,230

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			144,167	7,952	152,216			374,738	27,801	346,865	125,703
2009	36	3,234	319,643	372,162	255,339	29	5,478	269,141	394,644	300,333	169,569
2010	125	13,849	710,668	353,584	153,448	111	7,206	382,567	259,739	303,430	160,036
2011	506,143	18,563	754,159	279,169	165,866	115,606	32,061	871,490	189,665	165,888	200,169
2012	175	18,848	627,868	246,927	319,976	341	36,896	736,971	154,287	321,018	219,059
TOTAL	506,479	54,494	2,556,505	1,259,794	1,046,845	116,087	81,641	2,634,907	1,026,136	1,437,534	874,536
O.D.		9	227	108	198		73	1,131	514	1,345	2,105

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,951,553	4,772,474	876,641			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,063,148	-1,027,898	3,468			
TOTAL LOSSES	3,888,405	3,744,576	880,109			
EXPECTED LOSSES	5,301,325	3,907,493	845,829			
CREDIBILITY	.09	.25	.37			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.979	.943	.222	2.144		
INDICATED (POST-TEST)	1.150	1.108	.261	2.519		
PRES. ON RATE LEVEL	1.319	.972	.210	2.501		
DERIVED BY FORMULA	1.304	1.006	.229	2.539		
UNDERLYING PRES. RATE	1.335	.984	.213	2.532		
PROPOSED	1.294	.998	.227	2.519		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.634
IND. RATES				2.63	MINIMUM PREMIUM	
MAN. RATES	2.83	2.67	2.63	+ 2.63	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	60									
2009	29									
2010	429	1,250	.291						1	1
2011	339	2,674	.788							
2012	542	3,238	.597							
TOTAL	1,399	7,162	.512						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					88					1,162	
2011											2,674
2012											3,238
TOTAL					88					1,162	5,912

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			7	3	93		2	83	53	1,258	
2011											2,511
2012											3,092
TOTAL			7	3	93		2	83	53	1,258	5,603

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	92	1,407	5,603	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,494	-1,162	7	
TOTAL LOSSES		245	5,610	
EXPECTED LOSSES	9,975	4,882	1,034	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.018	.401	.419
INDICATED (POST-TEST)	.000	.021	.471	.492
PRES. ON RATE LEVEL	.704	.345	.073	1.122
DERIVED BY FORMULA	.704	.342	.077	1.123
UNDERLYING PRES. RATE	.713	.349	.074	1.136
PROPOSED	.703	.342	.077	1.122

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE
IND. RATES				1.17	MINIMUM PREMIUM
MAN. RATES	1.28	1.24	1.18	+ 1.17	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
2008	402,396	12,044,400	2.993			402,396			23	40	136	199
2009	473,769	9,608,770	2.028			473,769			14	50	148	212
2010	489,299	13,352,814	2.728			489,299		1	20	42	187	250
2011	475,780	11,148,259	2.343			475,780			16	61	141	218
2012	486,022	7,952,870	1.636			486,022	1		4	33	154	192
TOTAL	2,327,266	54,107,113	2.325			2,327,266	1	1	77	226	766	1071
O.D.		445,001	.019							2	7	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			4,892,161	1,368,343	838,262			1,577,218	1,039,687	1,160,219	1,168,510
2009			2,748,691	1,435,121	1,383,905			675,894	849,842	1,421,685	1,093,632
2010		256,108	3,416,964	1,662,211	1,899,581		661,921	1,082,290	1,285,222	1,955,801	1,132,716
2011			2,642,705	2,069,930	956,689			1,471,246	1,622,094	1,309,196	1,076,399
2012	489,859		514,692	1,102,825	1,503,354	1,000		454,998	931,435	1,803,883	1,150,824
TOTAL	489,859	256,108	14,215,213	7,638,430	6,581,791	1,000	661,921	5,261,646	5,728,280	7,650,784	5,622,081
O.D.				33,262	40,912				288,188	31,534	51,105

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			5,915,808	1,538,018	1,055,377			3,955,532	1,293,372	1,467,677	1,077,366
2009	393	34,499	3,352,917	1,643,859	1,613,430	217	36,389	1,757,150	1,029,869	1,663,668	1,058,636
2010	990	287,648	4,457,881	1,862,260	2,101,378	6,381	614,476	2,970,742	1,496,425	2,188,430	1,088,540
2011	732	104,075	4,204,308	2,006,893	1,111,809	650	144,099	3,904,635	1,487,950	1,431,061	1,010,739
2012	533,906	92,845	3,118,421	1,492,070	1,275,810	3,904	155,777	2,896,993	1,027,364	1,313,123	1,099,037
TOTAL	536,021	519,067	21,049,335	8,543,100	7,157,804	11,152	950,741	15,485,052	6,334,980	8,063,959	5,334,318
O.D.	8	1,044	33,919	48,764	35,380	96	3,837	107,716	313,768	31,463	49,034

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	38,697,988	30,529,218	5,383,352			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-11,492,603	-7,301,786	24,520			
TOTAL LOSSES	27,205,385	23,227,432	5,407,872			
EXPECTED LOSSES	29,649,368	27,717,738	6,027,619			
CREDIBILITY	.29	.80	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.169	.998	.232	2.399		
INDICATED (POST-TEST)	1.374	1.173	.273	2.820		
PRES. ON RATE LEVEL	1.258	1.177	.256	2.691		
DERIVED BY FORMULA	1.292	1.174	.273	2.739		
UNDERLYING PRES. RATE	1.274	1.191	.259	2.724		
PROPOSED	1.292	1.174	.273	2.739		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.864
IND. RATES				2.86	MINIMUM PREMIUM	
MAN. RATES	3.00	2.87	2.83	+ 2.86	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
2008	455,539	11,114,940	2.439			455,539			24	14	140	178
2009	458,271	11,837,078	2.582			458,271			16	32	190	238
2010	475,046	12,698,493	2.673			475,046			22	49	189	260
2011	495,527	11,252,190	2.270			495,527			18	39	184	241
2012	493,685	10,540,236	2.135			493,685			14	39	176	229
TOTAL	2,378,068	57,442,937	2.416			2,378,068			94	173	879	1146
O.D.		14,565										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			3,976,292	350,188	1,991,439			2,193,834	354,499	1,396,154	852,534
2009			3,256,060	1,404,999	2,130,960			1,209,939	786,107	2,116,048	932,965
2010			3,627,130	2,030,286	1,848,201			1,425,372	1,052,359	1,798,124	917,021
2011			3,489,399	1,432,425	1,668,941			1,161,813	981,583	1,698,684	819,345
2012			2,805,759	2,111,238	1,145,162			831,001	1,170,669	1,560,727	915,680
TOTAL			17,154,640	7,329,136	8,784,703			6,821,959	4,345,217	8,569,737	4,437,545
O.D.											14,565

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			4,741,185	393,611	2,507,219			4,914,566	440,994	1,766,139	786,036
2009	466	41,122	3,967,871	1,626,765	2,471,357	398	62,329	3,050,030	976,258	2,471,814	903,110
2010	943	92,114	4,768,231	2,239,804	2,058,751	817	59,651	3,597,968	1,254,462	2,018,192	881,257
2011	827	119,242	4,868,088	1,570,941	1,783,741	469	110,400	2,971,920	993,439	1,752,140	769,365
2012	2,522	181,934	6,253,981	2,302,701	1,255,033	2,187	198,047	3,813,777	1,144,901	1,203,718	874,474
TOTAL	4,758	434,412	24,599,356	8,133,822	10,076,101	3,871	430,427	18,348,261	4,810,054	9,212,003	4,214,242
O.D.											13,857

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	43,821,085	32,231,980	4,228,099			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-12,512,892	-6,982,529	17,904			
TOTAL LOSSES	31,308,193	25,249,451	4,246,003			
EXPECTED LOSSES	32,056,357	26,467,897	4,423,207			
CREDIBILITY	.29	.81	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.317	1.062	.179	2.558		
INDICATED (POST-TEST)	1.547	1.248	.210	3.005		
PRES. ON RATE LEVEL	1.332	1.099	.184	2.615		
DERIVED BY FORMULA	1.394	1.220	.210	2.824		
UNDERLYING PRES. RATE	1.348	1.113	.186	2.647		
PROPOSED	1.394	1.220	.210	2.824		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.953
IND. RATES				2.95	MINIMUM PREMIUM	
MAN. RATES	2.97	2.80	2.75	+ 2.95	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	72,722	3,364,186	4.626			72,722			7	11	40	58
2009	73,411	2,183,641	2.974			73,411			3	14	29	46
2010	73,612	2,538,136	3.447			73,612			5	9	28	42
2011	78,907	2,613,135	3.311			78,907			6	13	25	44
2012	82,240	2,130,888	2.591			82,240				3	55	58
TOTAL	380,892	12,829,986	3.368			380,892			21	50	177	248
O.D.		43,674	.011								2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,386,821	474,784	261,046			442,173	169,579	382,104	247,679
2009			496,537	590,582	155,237			117,439	205,287	381,781	236,778
2010			755,444	426,361	366,550			199,342	163,079	425,730	201,630
2011			861,751	519,899	130,965			249,593	388,202	273,323	189,402
2012				68,836	809,970				119,234	857,915	274,933
TOTAL			3,500,553	2,080,462	1,723,768			1,008,547	1,045,381	2,320,853	1,150,422
O.D.					6,073					14,263	23,338

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,696,083	533,658	328,658			1,121,793	210,956	483,361	228,360
2009	70	6,242	623,829	664,761	185,412	42	7,138	315,216	248,769	445,918	229,201
2010	200	19,248	995,348	469,275	409,520	120	9,178	529,116	200,399	471,590	193,766
2011	197	31,252	1,266,362	502,805	183,870	137	28,788	781,056	347,336	300,387	177,848
2012	221	24,325	785,897	389,733	617,698	379	35,984	620,477	284,435	579,820	262,561
TOTAL	688	81,067	5,367,519	2,560,232	1,725,158	678	81,088	3,367,658	1,291,895	2,281,076	1,091,736
O.D.		122	3,963	1,909	5,340	3	243	4,162	1,890	13,547	22,522

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,907,191	7,881,047	1,114,258			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,362,124	-2,172,806	5,413			
TOTAL LOSSES	5,545,067	5,708,241	1,119,671			
EXPECTED LOSSES	8,638,630	8,272,975	1,310,269			
CREDIBILITY	.09	.24	.36			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.456	1.499	.294	3.249		
INDICATED (POST-TEST)	1.711	1.761	.345	3.817		
PRES. ON RATE LEVEL	2.240	2.146	.340	4.726		
DERIVED BY FORMULA	2.192	2.054	.342	4.588		
UNDERLYING PRES. RATE	2.268	2.172	.344	4.784		
PROPOSED	2.192	2.054	.342	4.588		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	4.799
IND. RATES				4.80	MINIMUM PREMIUM	
MAN. RATES	5.49	5.31	4.97	+ 4.80	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES								
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL			
2008	159,704	3,652,276	2.286									
2009	164,060	3,192,202	1.945									
2010	169,736	2,459,755	1.449									
2011	180,823	3,420,982	1.891	1	1	2	15	46	65			
2012	184,383	3,541,956	1.920			2	13	44	59			
TOTAL	858,706	16,267,171	1.894	1	1	4	10	47	61			
O.D.		62,602	.007			18	67	219	306			
								1	1			2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			745,600	416,382	348,097			654,135	518,383	602,667	367,012
2009			876,478	507,973	365,315			462,301	273,392	340,829	365,914
2010	3,253	2,153	343,372	508,955	293,087	57,364	490	72,830	355,839	432,999	389,413
2011			394,398	320,123	269,085			1,291,502	213,258	568,604	364,012
2012			652,965	445,918	404,674			172,174	545,967	867,705	452,553
TOTAL	3,253	2,153	3,012,813	2,199,351	1,680,258	57,364	490	2,652,942	1,906,839	2,812,804	1,938,904
O.D.				34,454	3,820				12,470	6,739	5,119

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			817,884	468,014	438,254			1,460,693	644,869	762,375	338,385
2009	123	10,950	1,068,255	579,015	427,938	146	21,006	1,146,423	332,902	402,320	354,205
2010	4,301	15,271	535,701	541,294	325,963	122,302	8,282	309,876	399,408	482,768	374,226
2011	100	12,159	488,831	314,890	280,120	148	38,496	1,035,986	245,709	581,834	341,807
2012	562	44,487	1,520,688	560,037	391,760	932	78,923	1,454,768	546,333	638,770	432,188
TOTAL	5,086	82,867	4,431,359	2,463,250	1,864,035	123,528	146,707	5,407,746	2,169,221	2,868,067	1,840,811
O.D.				38,726	4,809				15,513	8,525	4,830

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,197,293	9,432,146	1,845,641			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,323,738	-1,980,510	7,949			
TOTAL LOSSES	6,873,555	7,451,636	1,853,590			
EXPECTED LOSSES	8,552,713	7,539,439	1,923,502			
CREDIBILITY	.15	.41	.63			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.800	.868	.216	1.884		
INDICATED (POST-TEST)	.940	1.020	.254	2.214		
PRES. ON RATE LEVEL	.984	.868	.221	2.073		
DERIVED BY FORMULA	.977	.930	.242	2.149		
UNDERLYING PRES. RATE	.996	.878	.224	2.098		
PROPOSED	.977	.930	.242	2.149		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.247
IND. RATES				2.25	MINIMUM PREMIUM	
MAN. RATES	2.44	2.30	2.18	+ 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
2008	32,862	540,689	1,645				1	18	19
2009	30,488	380,604	1,248				1	12	13
2010	35,996	804,429	2,234	1			2	9	12
2011	46,727	856,875	1,833				3	17	20
2012	53,429	410,421	.768				3	9	12
TOTAL	199,502	2,993,018	1,500				10	65	76
O.D.		325							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				37,929	154,529				12,873	264,933	70,425
2009				11,105	116,648				18,158	129,437	105,256
2010	534,407			19,874	50,851	41,078			38,934	49,599	69,686
2011				46,077	372,771				74,984	248,611	114,432
2012				118,270	44,231				71,355	71,546	105,019
TOTAL	534,407			233,255	739,030	41,078			216,304	764,126	464,818
O.D.											325

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				42,632	194,553				16,014	335,141	64,932
2009		76	4,198	14,374	133,474		757	5,206	23,596	150,173	101,888
2010	681,622	218	9,066	22,691	54,036	87,490	565	16,266	43,470	55,027	66,968
2011	54	2,742	112,817	79,169	355,662	17	3,527	90,328	80,143	244,882	107,452
2012	116	5,317	180,797	106,103	45,110	91	7,043	124,785	58,401	54,149	100,293
TOTAL	681,792	8,353	306,878	264,969	782,835	87,598	11,892	236,585	221,624	839,372	441,533
O.D.											310

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,333,098	2,108,800	441,843	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,323,322	-553,747	1,912	
TOTAL LOSSES	9,776	1,555,053	443,755	
EXPECTED LOSSES	3,493,281	2,174,571	400,999	
CREDIBILITY	.06	.15	.24	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.005	.779	.222	1.006
INDICATED (POST-TEST)	.006	.915	.261	1.182
PRES. ON RATE LEVEL	1.730	1.077	.198	3.005
DERIVED BY FORMULA	1.627	1.053	.213	2.893
UNDERLYING PRES. RATE	1.751	1.090	.201	3.042
PROPOSED	1.627	1.053	.213	2.893

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.026
IND. RATES				3.03	MINIMUM PREMIUM	
MAN. RATES	3.70	3.44	3.16	+ 3.03	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	201,860	6,104,349	3.024			10	27	92	129
2009	203,852	7,640,833	3.748			16	22	94	132
2010	197,107	7,056,543	3.580			10	24	114	148
2011	221,089	5,461,408	2.470			7	24	89	120
2012	229,920	3,255,870	1.416				5	91	96
TOTAL	1,053,828	29,519,003	2.801			43	102	480	625
O.D.		52,059	.004				2	2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			2,074,977	863,553	623,272			1,059,430	480,004	608,843	394,270
2009			3,060,979	549,802	1,122,950			845,628	622,796	903,374	535,304
2010			1,838,801	876,188	1,215,199			597,914	686,500	1,249,468	592,473
2011			1,348,547	606,410	1,029,573			680,262	472,720	772,346	551,550
2012				144,963	1,111,903				80,395	1,500,356	418,253
TOTAL			8,323,304	3,040,916	5,102,897			3,183,234	2,342,415	5,034,387	2,491,850
O.D.				8,077	4,810				12,006	8,633	18,533

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			2,274,724	970,632	784,704			2,166,602	597,124	770,180	363,517
2009	430	37,461	3,605,969	654,321	1,310,866	258	38,646	2,033,384	756,974	1,061,472	518,174
2010	495	46,101	2,414,941	992,242	1,334,124	416	29,490	1,649,379	808,657	1,391,408	569,367
2011	371	50,142	2,048,742	695,456	1,058,228	266	64,440	1,740,263	486,190	807,173	517,905
2012	344	35,158	1,139,639	572,391	852,969	523	54,377	932,767	425,041	1,001,924	399,432
TOTAL	1,640	168,862	11,484,015	3,885,042	5,340,891	1,463	186,953	8,522,395	3,073,986	5,032,157	2,368,395
O.D.			91	9,125	5,850		20	426	15,209	9,841	17,851

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	20,365,865	17,372,101	2,386,246			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,515,383	-4,222,393	10,432			
TOTAL LOSSES	12,850,482	13,149,708	2,396,678			
EXPECTED LOSSES	19,327,205	16,102,493	2,508,112			
CREDIBILITY	.17	.47	.72			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.219	1.248	.227	2.694		
INDICATED (POST-TEST)	1.432	1.466	.267	3.165		
PRES. ON RATE LEVEL	1.812	1.510	.234	3.556		
DERIVED BY FORMULA	1.747	1.489	.258	3.494		
UNDERLYING PRES. RATE	1.834	1.528	.238	3.600		
PROPOSED	1.747	1.489	.258	3.494		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.654
IND. RATES				3.65	MINIMUM PREMIUM	
MAN. RATES	3.95	3.94	3.74	+ 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
2008	10,300	251,650	2.443				2	3	5
2009	10,100	252,657	2.501	1			2	2	5
2010	9,877	272,802	2.761				2	7	9
2011	9,535	85,556	.897					3	3
2012	11,203	177,292	1.582				1	6	7
TOTAL	51,015	1,039,957	2.039	1			7	21	29
O.D.		4,733	.009						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				117,769	24,333				67,978	31,135	10,435
2009	130,029			6,254	11,847				25,025	64,490	15,012
2010				119,572	30,524				51,107	53,213	18,386
2011					12,903					25,320	47,333
2012				42,064	12,014				63,552	37,729	21,933
TOTAL	130,029			285,659	91,621				207,662	211,887	113,099
O.D.											4,733

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				132,372	30,635				84,565	39,386	9,621
2009	181,992	8	751	7,176	13,591		382	4,445	30,433	75,027	14,532
2010	21	932	29,912	123,618	34,634	16	705	20,482	56,512	59,352	17,669
2011	1	69	2,965	1,364	12,225		168	4,073	2,125	24,448	44,446
2012	39	1,796	61,075	36,180	13,239	73	5,428	96,631	45,443	31,000	20,946
TOTAL	182,053	2,805	94,703	300,710	104,324	89	6,683	125,631	219,078	229,213	107,214
O.D.											4,370

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	411,964	853,325	111,584	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-224,097	-159,387	460	
TOTAL LOSSES	187,867	693,938	112,044	
EXPECTED LOSSES	573,408	606,569	111,724	
CREDIBILITY	.02	.06	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.368	1.360	.220	1.948
INDICATED (POST-TEST)	.432	1.598	.259	2.289
PRES. ON RATE LEVEL	1.110	1.175	.216	2.501
DERIVED BY FORMULA	1.096	1.200	.220	2.516
UNDERLYING PRES. RATE	1.124	1.189	.219	2.532
PROPOSED	1.089	1.193	.219	2.501

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE
IND. RATES				2.62	MINIMUM PREMIUM
MAN. RATES	2.95	2.77	2.63	+ 2.62	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	146,605	6,758,857	4.610			146,605			6	53	51	110
2009	166,880	10,447,008	6.260			166,880			12	56	113	181
2010	167,990	10,301,797	6.132			167,990	1		7	51	106	165
2011	171,800	7,313,738	4.257			171,800			5	48	70	123
2012	175,763	4,921,451	2.800			175,763			1	19	90	110
TOTAL	829,038	39,742,851	4.794			829,038	1		31	227	430	689
O.D.		146,210	.017								3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,035,495	1,937,027	577,391			730,267	957,185	735,695	785,797
2009			1,707,001	1,711,554	1,876,548			1,069,385	925,355	2,216,793	940,372
2010	649,038		1,045,445	1,903,210	1,722,519	3,001		696,987	1,458,457	1,871,359	951,781
2011			778,133	1,652,071	1,189,747			652,881	1,096,383	938,668	1,005,855
2012			141,641	759,653	976,245			58,794	389,896	1,226,764	1,368,458
TOTAL	649,038		4,707,715	7,963,515	6,342,450	3,001		3,208,314	4,827,276	6,989,279	5,052,263
O.D.					69,673					45,352	31,185

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,196,039	2,177,216	726,936			1,633,718	1,190,733	930,654	724,505
2009	236	21,728	2,114,408	1,952,534	2,170,520	313	53,548	2,514,345	1,137,330	2,588,305	910,280
2010	828,432	37,627	1,754,590	2,047,692	1,874,690	7,071	41,277	2,073,896	1,656,368	2,092,426	914,662
2011	490	52,408	2,088,026	1,587,117	1,243,597	362	78,838	2,133,374	991,336	1,006,985	944,498
2012	920	56,755	1,899,221	984,119	820,900	780	70,855	1,257,912	536,934	853,990	1,306,877
TOTAL	830,078	168,518	9,052,284	8,748,678	6,836,643	8,526	244,518	9,613,245	5,512,701	7,472,360	4,800,822
O.D.	8	981	31,980	15,456	67,197	8	695	12,219	5,770	42,362	29,594

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	19,963,060	28,701,167	4,830,416			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,019,944	-4,386,105	15,614			
TOTAL LOSSES	14,943,116	24,315,062	4,846,030			
EXPECTED LOSSES	12,949,574	16,680,246	3,805,284			
CREDIBILITY	.15	.40	.61			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.802	2.933	.585	5.320		
INDICATED (POST-TEST)	2.117	3.446	.687	6.250		
PRES. ON RATE LEVEL	1.543	1.988	.453	3.984		
DERIVED BY FORMULA	1.629	2.571	.596	4.796		
UNDERLYING PRES. RATE	1.562	2.012	.459	4.033		
PROPOSED	1.629	2.571	.596	4.796		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	5.016
IND. RATES				5.02	MINIMUM PREMIUM	
MAN. RATES	3.13	3.66	4.19	+ 5.02	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
2008	147,589	13,341,769	9.039			147,589			33	98	110	241
2009	150,772	11,784,329	7.815			150,772			24	109	102	235
2010	161,584	8,471,148	5.242			161,584			14	46	161	221
2011	224,840	10,969,963	4.879			224,840			17	42	184	243
2012	229,260	7,244,042	3.159			229,260	1		3	36	185	225
TOTAL	914,045	51,811,251	5.668			914,045	1		91	331	742	1165
O.D.		320,290	.035						1	2		3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			6,289,886	1,607,169	496,365			2,252,130	1,499,592	577,568	619,059
2009			5,069,664	2,100,187	355,391			1,876,801	1,542,981	423,790	415,515
2010			3,185,982	1,191,915	872,810			1,056,680	842,170	807,741	513,850
2011			3,173,685	1,565,998	1,987,324			1,120,987	1,247,648	1,345,885	528,436
2012	210,916		497,294	1,218,295	1,321,993	2,500		128,224	1,393,337	1,931,744	539,739
TOTAL	210,916		18,216,511	7,683,564	5,033,883	2,500		6,434,822	6,525,728	5,086,728	2,616,599
O.D.			131,832	89,477				75,300	9,409		14,272

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			7,581,824	1,806,459	624,921			5,564,373	1,865,490	730,626	570,772
2009	715	61,373	6,007,532	2,384,366	458,989	578	76,149	4,457,458	1,838,790	526,161	402,219
2010	663	75,628	3,999,791	1,328,079	1,004,876	607	43,750	2,693,070	972,368	929,891	493,810
2011	891	117,813	4,803,499	1,710,348	2,084,914	524	118,033	3,194,071	1,177,899	1,431,131	496,201
2012	230,727	91,876	3,096,083	1,501,362	1,150,229	7,461	165,993	2,974,134	1,289,469	1,420,781	515,451
TOTAL	232,996	346,690	25,488,729	8,730,614	5,323,929	9,170	403,925	18,883,106	7,144,016	5,038,590	2,478,453
O.D.	27	4,715	168,541	94,681	12,171	61	6,525	146,212	15,902	5,889	13,379

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	45,690,697	26,365,792	2,491,832			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-18,961,299	-6,030,398	13,203			
TOTAL LOSSES	26,729,398	20,335,394	2,505,035			
EXPECTED LOSSES	49,915,997	23,509,237	2,860,961			
CREDIBILITY	.16	.43	.65			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.924	2.225	.274	5.423		
INDICATED (POST-TEST)	3.436	2.614	.322	6.372		
PRES. ON RATE LEVEL	5.395	2.541	.309	8.245		
DERIVED BY FORMULA	5.082	2.572	.317	7.971		
UNDERLYING PRES. RATE	5.461	2.572	.313	8.346		
PROPOSED	5.082	2.572	.317	7.971		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	8.337
IND. RATES				8.34	MINIMUM PREMIUM	
MAN. RATES	9.90	9.33	8.67	+ 8.34	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	237,387	3,930,016	1.655			8	9	58	75
2009	227,310	4,967,994	2.185			7	28	65	100
2010	228,426	3,909,116	1.711			8	10	63	81
2011	232,662	3,580,860	1.539				26	57	83
2012	230,308	2,245,834	.975			1	6	47	54
TOTAL	1,156,093	18,633,820	1.612			24	79	290	393
O.D.		292,827	.025				2	4	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,163,070	194,015	644,566			446,687	291,956	797,685	392,037
2009			1,714,257	714,511	476,198			441,396	537,401	695,234	388,997
2010			1,380,012	162,660	460,227			699,956	139,196	704,113	362,952
2011				861,975	551,527				931,224	763,480	472,654
2012			153,526	237,826	412,093			92,800	165,057	847,714	336,818
TOTAL			4,410,865	2,170,987	2,544,611			1,680,839	2,064,834	3,808,226	1,953,458
O.D.				128,025	35,778				31,611	83,284	14,129

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,422,435	218,073	811,509			1,133,245	363,193	1,009,069	361,458
2009	244	21,252	2,068,076	817,339	562,535	142	22,422	1,139,905	647,729	816,098	376,549
2010	244	30,254	1,659,493	217,768	514,688	272	25,197	1,659,744	208,859	784,908	348,797
2011	191	16,371	635,756	801,599	567,987	163	27,842	747,799	800,326	797,507	443,822
2012	322	23,667	792,770	362,740	344,364	495	46,465	842,466	317,637	583,953	321,661
TOTAL	1,001	91,544	6,578,530	2,417,519	2,801,083	1,072	121,926	5,523,159	2,337,744	3,991,535	1,852,287
O.D.	5	477	24,625	139,809	39,717	4	630	18,034	29,971	102,542	13,310

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,361,007	11,859,920	1,865,597			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,275,610	-2,499,803	7,316			
TOTAL LOSSES	8,085,397	9,360,117	1,872,913			
EXPECTED LOSSES	10,867,274	9,422,158	1,861,310			
CREDIBILITY	.18	.50	.76			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.699	.810	.162	1.671		
INDICATED (POST-TEST)	.821	.952	.190	1.963		
PRES. ON RATE LEVEL	.929	.805	.159	1.893		
DERIVED BY FORMULA	.910	.879	.183	1.972		
UNDERLYING PRES. RATE	.940	.815	.161	1.916		
PROPOSED	.906	.875	.182	1.963		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.053
IND. RATES				2.05	MINIMUM PREMIUM	
MAN. RATES	2.13	2.01	1.99	+ 2.05	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	7,181	78,093	1.087						2	2
2009	6,621	132,805	2.005						2	4
2010	7,501	373,566	4.980			1	2		3	6
2011	7,767	49,307	.634							
2012	8,136	56,402	.693						1	1
TOTAL	37,206	690,173	1.855			1	4		8	13
O.D.		134,210	.360						4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					10,781					32,771	34,541
2009				40,023	7,087				60,444	7,972	17,279
2010			250,000	3,542	6,470			63,000	4,787	37,320	8,447
2011											49,307
2012					2,686					19,750	33,966
TOTAL			250,000	43,565	27,024			63,000	65,231	97,813	143,540
O.D.					45,616					83,218	5,376

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					13,573					41,455	31,847
2009		12	2,747	44,745	8,385		73	7,195	70,804	10,015	16,726
2010	33	5,176	287,857	9,353	11,607	20	2,105	144,987	9,413	42,172	8,118
2011											46,299
2012		76	2,333	1,124	2,024	8	643	11,020	4,998	13,090	32,438
TOTAL	33	5,264	292,937	55,222	35,589	28	2,821	163,202	85,215	106,732	135,428
O.D.	5	860	27,559	13,279	41,401	5	628	10,771	4,884	93,647	5,048

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	504,113	435,969	140,476	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-490,599	-182,786	383	
TOTAL LOSSES	13,514	253,183	140,859	
EXPECTED LOSSES	1,259,796	696,496	92,270	
CREDIBILITY	.02	.05	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.036	.680	.379	1.095
INDICATED (POST-TEST)	.042	.799	.445	1.286
PRES. ON RATE LEVEL	3.345	1.849	.245	5.439
DERIVED BY FORMULA	3.279	1.797	.261	5.337
UNDERLYING PRES. RATE	3.386	1.872	.248	5.506
PROPOSED	3.279	1.797	.261	5.337

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE
IND. RATES				5.58	MINIMUM PREMIUM
MAN. RATES	6.62	6.13	5.72	+ 5.58	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	32,053	735,962	2.296			2	3	4	9
2009	37,664	1,198,470	3.182			3	2	6	11
2010	42,666	1,225,706	2.872			1	7	9	17
2011	29,580	242,999	.821					15	15
2012	36,487	338,727	.928				1	6	7
TOTAL	178,450	3,741,864	2.097			6	13	40	59
O.D.		63,196	.035				1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			362,591	66,844	4,588			130,981	107,822	25,111	38,025
2009			769,190	23,023	39,269			251,655	34,183	55,753	25,397
2010			134,268	376,132	276,367			128,817	104,709	132,719	72,694
2011					112,098					83,176	47,725
2012				30,261	152,128				29,657	94,137	32,544
TOTAL			1,266,049	496,260	584,450			511,453	276,371	390,896	216,385
O.D.				42,236	862				4,912	6,339	8,847

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			443,449	75,133	5,777			332,299	134,130	31,766	35,059
2009	109	9,371	903,885	31,982	50,895	81	10,677	610,181	44,849	67,199	24,584
2010	103	5,965	264,069	400,228	301,683	78	5,465	331,447	122,270	150,522	69,859
2011	12	604	25,749	11,862	106,221		569	13,373	6,978	80,302	44,814
2012	57	5,178	168,477	86,037	117,734	59	5,039	87,794	40,571	65,188	31,080
TOTAL	281	21,118	1,805,629	605,242	582,310	218	21,750	1,375,094	348,798	394,977	205,396
O.D.			26	47,488	986		39	151	6,227	7,343	8,345

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,224,306	1,993,371	213,741	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-570,639	-319,041	1,145	
TOTAL LOSSES	2,653,667	1,674,330	214,886	
EXPECTED LOSSES	1,461,506	1,202,752	290,873	
CREDIBILITY	.05	.14	.22	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.487	.938	.120	2.545
INDICATED (POST-TEST)	1.747	1.102	.141	2.990
PRES. ON RATE LEVEL	.809	.666	.161	1.636
DERIVED BY FORMULA	.856	.727	.157	1.740
UNDERLYING PRES. RATE	.819	.674	.163	1.656
PROPOSED	.856	.727	.157	1.740

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.820
IND. RATES				1.82	MINIMUM PREMIUM	
MAN. RATES	1.76	1.72	1.72	+ 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
2008	35,341	552,319	1,562			35,341				6	4	10
2009	36,120	575,802	1,594			36,120				6	8	14
2010	35,700	2,331,402	6,530			35,700			1	3	8	12
2011	33,628	100,494	.298			33,628				1	2	3
2012	36,534	255,272	.698			36,534				1	11	12
TOTAL	177,323	3,815,289	2,152			177,323			1	17	33	51

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				176,777	12,165				195,767	66,957	100,653
2009				126,293	15,852				312,702	51,633	69,322
2010			274,302	189,122	28,573			1,570,048	179,605	16,777	72,975
2011				4,709	12,196				4,974	6,711	71,904
2012				7,569	82,867				11,517	80,467	72,852
TOTAL			274,302	504,470	151,653			1,570,048	704,565	222,545	387,706

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				198,697	15,316				243,534	84,700	92,802
2009		31	8,470	141,082	19,010		457	37,483	366,502	63,842	67,104
2010	39	2,694	115,203	195,915	35,144	171	12,604	837,088	205,392	33,038	70,129
2011	1	138	5,580	5,351	11,804		163	4,413	4,496	6,802	67,518
2012	18	2,500	81,035	40,264	63,248	34	3,395	58,577	26,862	54,417	69,574
TOTAL	58	5,363	210,288	581,309	144,522	205	16,619	937,561	846,786	242,799	367,127

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,170,094	1,815,416	367,127	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,247,104	-542,263	1,327	
TOTAL LOSSES		1,273,153	368,454	
EXPECTED LOSSES	3,181,175	2,049,854	333,368	
CREDIBILITY	.05	.14	.22	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.718	.208	.926
INDICATED (POST-TEST)	.000	.844	.244	1.088
PRES. ON RATE LEVEL	1.772	1.142	.186	3.100
DERIVED BY FORMULA	1.683	1.100	.199	2.982
UNDERLYING PRES. RATE	1.794	1.156	.188	3.138
PROPOSED	1.683	1.100	.199	2.982

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.119
IND. RATES				3.12	MINIMUM PREMIUM	
MAN. RATES	3.78	3.54	3.26	+ 3.12	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	778	135,096	17.364				1			1
2009	836	9,562	1.143					1		1
2010	918	1,263	.137							
2011	942	7,095	.753					1		1
2012	748									
TOTAL	4,222	153,016	3.624					1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				32,889					101,458		749
2009					3,381					2,260	3,921
2010											1,263
2011					3,705					1,445	1,945
TOTAL				32,889	7,086				101,458	3,705	7,878

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				36,967					126,214		691
2009		2	101	57	3,867		14	55	41	2,618	3,796
2010											1,214
2011		21	852	391	3,511		11	235	121	1,395	1,826
TOTAL		23	953	37,415	7,378		25	290	126,376	4,013	7,527

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,291	175,182	7,527	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-44,352	-17,624	34	
TOTAL LOSSES		157,558	7,561	
EXPECTED LOSSES	112,940	65,864	8,950	
CREDIBILITY	.00	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	3.732	.179	3.911
INDICATED (POST-TEST)	.000	4.385	.210	4.595
PRES. ON RATE LEVEL	2.643	1.541	.209	4.393
DERIVED BY FORMULA	2.643	1.569	.209	4.421
UNDERLYING PRES. RATE	2.675	1.560	.212	4.447
PROPOSED	2.643	1.569	.209	4.421

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE
IND. RATES				4.62	MINIMUM PREMIUM
MAN. RATES	5.09	4.83	4.62	+ 4.62	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	134,643	3,365,095	2.499			8	9	59	76
2009	102,680	3,137,298	3.055			5	2	46	53
2010	108,222	2,291,552	2.117			3	9	40	52
2011	116,509	2,053,465	1.762				12	64	76
2012	123,697	1,976,833	1.598			1	4	51	56
TOTAL	585,751	12,824,243	2.189			17	36	260	313
O.D.		91,875	.015					4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,189,044	532,625	411,691			219,311	224,405	427,939	360,080
2009			1,113,174	179,971	517,658			359,625	73,017	704,927	188,926
2010			393,509	440,172	416,309			277,640	200,008	304,627	259,287
2011				516,982	433,026				294,711	602,455	206,291
2012			122,840	134,629	318,959			51,487	465,353	694,088	189,477
TOTAL			2,818,567	1,804,379	2,097,643			908,063	1,257,494	2,734,036	1,204,061
O.D.					35,724					47,882	8,269

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,454,201	598,671	518,321			556,392	279,159	541,342	331,994
2009	139	12,204	1,170,732	216,655	600,622	93	16,402	744,462	102,845	820,111	182,880
2010	160	11,983	588,199	477,861	455,460	155	11,571	707,332	237,214	343,659	249,175
2011	122	10,405	404,783	491,574	437,533	53	11,290	294,705	283,560	600,755	193,707
2012	186	16,681	557,934	244,493	261,884	687	57,803	1,036,794	443,974	507,554	180,951
TOTAL	607	51,273	4,175,849	2,029,254	2,273,820	988	97,066	3,339,685	1,346,752	2,813,421	1,138,707
O.D.	4	104	4,756	2,411	37,337		388	4,595	2,459	51,785	7,847

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,675,315	8,557,239	1,146,554			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,825,402	-1,799,741	4,888			
TOTAL LOSSES	4,849,913	6,757,498	1,151,442			
EXPECTED LOSSES	7,140,304	6,812,284	1,212,506			
CREDIBILITY	.12	.32	.49			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.828	1.154	.197	2.179		
INDICATED (POST-TEST)	.973	1.356	.231	2.560		
PRES. ON RATE LEVEL	1.204	1.149	.205	2.558		
DERIVED BY FORMULA	1.176	1.215	.218	2.609		
UNDERLYING PRES. RATE	1.219	1.163	.207	2.589		
PROPOSED	1.154	1.192	.214	2.560		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.677
IND. RATES				2.68	MINIMUM PREMIUM	
MAN. RATES	2.48	2.60	2.69	+ 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	
2008	15,454	24,586	.159						3	3
2009	13,417	78,920	.588						4	4
2010	14,075	158,245	1.124						8	8
2011	9,650	312,064	3.233			1			2	3
2012	7,858	27,434	.349						2	2
TOTAL	60,454	601,249	.995			1			19	20
O.D.		213								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					3,800					6,723	14,063
2009					9,610					43,070	26,240
2010					60,115					83,552	14,578
2011			121,621		11,038			72,548		94,925	11,932
2012					4,290					12,105	11,039
TOTAL			121,621		88,853			72,548		240,375	77,852
O.D.											213

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					4,784					8,505	12,966
2009		6	288	163	10,990		252	1,032	788	49,892	25,400
2010	8	77	5,377	2,820	63,399		266	6,026	3,831	90,482	14,009
2011	17	3,232	133,682	6,909	15,033	20	5,730	153,783	13,045	94,937	11,204
2012		117	3,722	1,794	3,236	3	403	6,758	3,064	8,025	10,542
TOTAL	25	3,432	143,069	11,686	97,442	23	6,651	167,599	20,728	251,841	74,121
O.D.											200

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	320,799	381,697	74,321	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-393,840	-188,699	246	
TOTAL LOSSES		192,998	74,567	
EXPECTED LOSSES	960,010	681,921	80,405	
CREDIBILITY	.03	.07	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.319	.123	.442
INDICATED (POST-TEST)	.000	.375	.145	.520
PRES. ON RATE LEVEL	1.569	1.114	.132	2.815
DERIVED BY FORMULA	1.522	1.062	.133	2.717
UNDERLYING PRES. RATE	1.588	1.128	.133	2.849
PROPOSED	1.522	1.062	.133	2.717

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	TOTAL
IND. RATES				2.84	MINIMUM PREMIUM	
MAN. RATES	3.39	3.14	2.96	+ 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	
2008	1,351	66,213	4.901				1			1
2009	1,361	651	.047							
2010	1,386									
2011	1,433	8,738	.609							
2012	1,425									
TOTAL	6,956	75,602	1.087				1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				50,891					13,803		1,519
2009											651
2011											8,738
TOTAL				50,891					13,803		10,908

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				57,201					17,171		1,401
2009											630
2011											8,205
TOTAL				57,201					17,171		10,236

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B		74,372	10,236			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-18,906	-24,945	46			
TOTAL LOSSES		49,427	10,282			
EXPECTED LOSSES	48,344	94,393	11,269			
CREDIBILITY	.01	.02	.03			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.711	.148	.859		
INDICATED (POST-TEST)	.000	.835	.174	1.009		
PRES. ON RATE LEVEL	.687	1.341	.159	2.187		
DERIVED BY FORMULA	.680	1.331	.159	2.170		
UNDERLYING PRES. RATE	.695	1.357	.162	2.214		
PROPOSED	.680	1.331	.159	2.170		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.269
IND. RATES				2.27	MINIMUM PREMIUM	
MAN. RATES	2.61	2.44	2.30	+ 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		
2008	14,591	42,862	.293				1				1
2009	13,020	885,839	6.803			1	5		3		9
2010	13,439	410,099	3.051			1			5		6
2011	14,459	146,291	1.011				2		3		5
2012	14,770	146,739	.993				1		6		7
TOTAL	70,279	1,631,830	2.322			2	9		17		28
O.D.		96									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				7,595					8,541		26,726
2009			177,869	159,650	15,581			426,232	92,049	6,910	7,548
2010			125,483		36,416			159,532		49,073	39,595
2011				104,325	3,599				14,984	6,360	17,023
2012				26,227	32,749				16,529	54,363	16,871
TOTAL			303,352	297,797	88,345			585,764	132,103	116,706	107,763
O.D.											96

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				8,537					10,625		24,641
2009	18	1,553	156,302	179,177	19,876	97	12,325	727,215	112,311	11,764	7,306
2010	19	2,630	147,050	4,432	40,771	55	5,057	359,920	8,932	57,177	38,051
2011	16	1,635	62,442	90,333	8,901	2	404	11,083	12,376	7,112	15,985
2012	30	1,795	60,001	33,123	27,305	34	2,876	49,991	23,097	37,592	16,112
TOTAL	83	7,613	425,795	315,602	96,853	188	20,662	1,148,209	167,341	113,645	102,095
O.D.											92

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,602,550	693,441	102,187	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-276,046	-189,642	322	
TOTAL LOSSES	1,326,504	503,799	102,509	
EXPECTED LOSSES	703,493	718,955	79,416	
CREDIBILITY	.03	.08	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.887	.717	.146	2.750
INDICATED (POST-TEST)	2.217	.842	.172	3.231
PRES. ON RATE LEVEL	.989	1.011	.111	2.111
DERIVED BY FORMULA	1.026	.997	.118	2.141
UNDERLYING PRES. RATE	1.001	1.023	.113	2.137
PROPOSED	1.026	.997	.118	2.141

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	TOTAL
IND. RATES				2.24	MINIMUM PREMIUM	
MAN. RATES	2.44	2.33	2.22	+ 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
2008	10,258	325,893	3.176			1	1	5	7
2009	9,569	315,800	3.300				2	1	3
2010	10,280	288,407	2.805			1			1
2011	10,824	198,892	1.837				1	2	3
2012	9,295	98,571	1.060					5	5
TOTAL	50,226	1,227,563	2.444			2	4	13	19

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			133,207	55,027	24,771			27,870		79,240	5,778
2009				119,071	49,499				62,122	56,560	28,548
2010			192,240					78,382			17,785
2011				74,243	35,699				24,715	42,016	22,219
2012					29,158					42,651	26,762
TOTAL			325,447	248,341	139,127			106,252	86,837	220,467	101,092

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			162,912	61,850	31,187			70,706		100,238	5,327
2009		56	9,020	133,603	57,438		362	8,558	73,656	66,320	27,634
2010	25	3,957	220,286	4,176	3,624	26	2,410	175,100	3,286	1,983	17,091
2011	17	1,345	52,046	67,793	37,735	5	889	23,348	23,068	42,167	20,864
2012	5	787	25,303	12,192	21,989	16	1,392	23,799	10,792	28,267	25,558
TOTAL	47	6,145	469,567	279,614	151,973	47	5,053	301,511	110,802	238,975	96,474

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	782,370	781,364	96,474	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-381,087	-181,836	287	
TOTAL LOSSES	401,283	599,528	96,761	
EXPECTED LOSSES	965,344	681,064	74,837	
CREDIBILITY	.02	.06	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.799	1.194	.193	2.186
INDICATED (POST-TEST)	.939	1.403	.227	2.569
PRES. ON RATE LEVEL	1.899	1.340	.147	3.386
DERIVED BY FORMULA	1.880	1.344	.154	3.378
UNDERLYING PRES. RATE	1.922	1.356	.149	3.427
PROPOSED	1.880	1.344	.154	3.378

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.533
IND. RATES				3.53	MINIMUM PREMIUM	
MAN. RATES	3.98	3.75	3.56	+ 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
2008	142,100	4,431,188	3.118			142,100			4	16	60	80
2009	140,775	5,979,908	4.247			140,775			9	27	63	99
2010	149,899	7,177,526	4.788			149,899			8	30	62	100
2011	157,480	6,403,325	4.066			157,480			5	24	54	83
2012	157,042	3,971,405	2.528			157,042			3	9	81	93
TOTAL	747,296	27,963,352	3.742			747,296			29	106	320	455
O.D.		95,339	.012							2	1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2008			657,209	610,889	718,281			898,831	324,367	768,082	453,529
2009			1,766,639	1,082,052	307,190			1,248,002	656,650	532,866	386,509
2010			1,565,290	1,084,535	745,872			1,160,601	1,295,884	840,650	484,694
2011			818,871	499,954	414,523			3,231,730	365,969	519,392	552,886
2012			391,052	152,440	1,293,385			87,493	140,108	1,542,397	364,530
TOTAL			5,199,061	3,429,870	3,479,251			6,626,657	2,782,978	4,203,387	2,242,148
O.D.				28,883	25,945				31,055	1,859	7,597

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2008			631,256	686,641	904,320			1,174,730	403,513	971,621	418,154
2009	236	20,443	2,011,434	1,223,782	371,356	312	42,880	2,399,999	792,153	634,047	374,141
2010	414	36,469	1,835,045	1,172,055	833,818	691	41,903	2,353,786	1,444,783	975,344	465,791
2011	200	28,041	1,136,967	507,626	445,133	228	55,476	1,501,518	375,930	553,025	519,160
2012	433	51,136	1,684,976	690,059	1,015,884	684	67,093	1,190,502	478,777	1,041,635	348,126
TOTAL	1,283	136,089	7,299,678	4,280,163	3,570,511	1,915	207,352	8,620,535	3,495,156	4,175,672	2,125,372
O.D.	6	844	29,032	40,809	20,174	6	814	21,851	25,045	3,244	7,160

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,319,405	15,610,774	2,132,532			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,588,341	-3,338,643	9,152			
TOTAL LOSSES	11,731,064	12,272,131	2,141,684			
EXPECTED LOSSES	11,769,912	12,674,140	2,241,888			
CREDIBILITY	.14	.37	.57			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.570	1.642	.287	3.499		
INDICATED (POST-TEST)	1.845	1.929	.337	4.111		
PRES. ON RATE LEVEL	1.556	1.676	.296	3.528		
DERIVED BY FORMULA	1.596	1.770	.319	3.685		
UNDERLYING PRES. RATE	1.575	1.696	.300	3.571		
PROPOSED	1.596	1.770	.319	3.685		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.854
IND. RATES				3.85	MINIMUM PREMIUM	
MAN. RATES	3.84	3.74	3.71	+ 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
2008	45,029	806,621	1.791			3	1	11	15
2009	43,940	590,819	1.344			1	1	9	11
2010	41,673	1,203,783	2.888			1	3	15	19
2011	42,443	374,951	.883				1	14	15
2012	42,580	694,341	1.630					17	17
TOTAL	215,665	3,670,515	1.702			5	6	66	77

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			363,009	43,683	72,846			184,953	23,251	63,934	54,945
2009			214,528	6,257	83,811			171,512	1,908	78,039	34,764
2010			182,109	197,739	113,182			433,395	82,544	85,103	109,711
2011				35,433	79,947				1,396	204,324	53,851
2012					214,499					416,523	63,319
TOTAL			759,646	283,112	564,285			789,860	109,099	847,923	316,590

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			443,959	49,100	91,713			469,226	28,924	80,877	50,659
2009	30	2,655	254,266	9,979	97,511	55	7,493	414,335	6,292	91,904	33,652
2010	57	4,330	205,137	210,212	125,874	131	10,707	729,264	104,296	102,834	105,432
2011	13	981	39,290	39,006	77,623	2	1,425	33,800	18,248	197,358	50,566
2012	40	5,799	186,173	89,715	161,769	129	13,666	232,419	105,391	276,048	60,470
TOTAL	140	13,765	1,128,825	398,012	554,490	317	33,291	1,879,044	263,151	749,021	300,779

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,055,382	1,964,674	300,779	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-695,278	-512,719	891	
TOTAL LOSSES	2,360,104	1,451,955	301,670	
EXPECTED LOSSES	1,764,139	1,930,202	228,605	
CREDIBILITY	.06	.16	.25	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.094	.673	.140	1.907
INDICATED (POST-TEST)	1.285	.791	.165	2.241
PRES. ON RATE LEVEL	.808	.884	.105	1.797
DERIVED BY FORMULA	.837	.869	.120	1.826
UNDERLYING PRES. RATE	.818	.895	.106	1.819
PROPOSED	.837	.869	.120	1.826

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.909
IND. RATES				1.91	MINIMUM PREMIUM	
MAN. RATES	1.91	1.91	1.89	+ 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	
2008	8,762									
2009	6,927									
2010	1,757									
2011	3,502									
2012	7,473									
TOTAL	28,421									

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.	-66,774	-13,750	9	
TOTAL LOSSES			9	
EXPECTED LOSSES	166,832	53,148	2,274	
CREDIBILITY	.02	.04	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.586	.187	.008	.781
DERIVED BY FORMULA	.574	.180	.008	.762
UNDERLYING PRES. RATE	.587	.187	.008	.782
PROPOSED	.574	.180	.008	.762

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	
IND. RATES				.86	MINIMUM PREMIUM	.855
MAN. RATES	.98	.93	.86	+ .86	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	147,940	1,494,722	1.010			3	4	39	46
2009	123,407	2,003,420	1.623			2	12	33	47
2010	121,971	1,555,953	1.275			2	5	27	34
2011	124,241	892,365	.718				5	22	27
2012	115,890	1,016,163	.876					34	34
TOTAL	633,449	6,962,623	1.099			7	26	155	188
O.D.		16,283	.002					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			534,037	123,906	211,965			123,555	24,955	297,007	179,297
2009			300,461	364,060	258,077			109,930	358,620	379,478	232,794
2010			287,278	157,225	143,141			342,902	102,332	343,969	179,106
2011				234,535	86,958				75,049	265,717	230,106
2012					280,178					464,331	271,654
TOTAL			1,121,776	879,726	980,319			576,387	560,956	1,750,502	1,092,957
O.D.					4,745					8,276	3,262

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			653,127	139,271	266,863			313,459	31,043	375,714	165,312
2009	43	3,874	382,824	412,516	299,943	36	6,917	314,885	427,861	445,158	225,345
2010	71	7,291	377,723	173,610	159,589	149	12,693	824,145	138,399	384,620	172,121
2011	40	4,112	158,471	211,416	94,741	13	3,629	93,114	81,636	261,403	216,070
2012	49	7,589	243,181	117,177	211,302	137	15,198	259,069	117,495	307,728	259,430
TOTAL	203	22,866	1,815,326	1,053,990	1,032,438	335	38,437	1,804,672	796,434	1,774,623	1,038,278
O.D.			117	61	5,709		18	364	230	9,552	3,077

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,682,338	4,673,037	1,041,355	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,670,377	-1,336,529	4,009	
TOTAL LOSSES	2,011,961	3,336,508	1,045,364	
EXPECTED LOSSES	4,180,764	4,985,244	1,076,864	
CREDIBILITY	.12	.33	.51	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.318	.527	.165	1.010
INDICATED (POST-TEST)	.374	.619	.194	1.187
PRES. ON RATE LEVEL	.652	.777	.168	1.597
DERIVED BY FORMULA	.619	.725	.181	1.525
UNDERLYING PRES. RATE	.660	.787	.170	1.617
PROPOSED	.619	.725	.181	1.525

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.595
IND. RATES				1.60	MINIMUM PREMIUM	
MAN. RATES	1.92	1.81	1.68	+ 1.60	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	33,327									
2009	31,154									
2010	35,303									
2011	41,665									
2012	39,014	1,933	.004							
TOTAL	180,463	1,933	.001							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											1,933
TOTAL											1,933

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											1,846
TOTAL											1,846

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B			1,846			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-276,519	-1,892	8			
TOTAL LOSSES			1,854			
EXPECTED LOSSES	712,829	7,219	1,805			
CREDIBILITY	.05	.14	.22			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.001	.001		
INDICATED (POST-TEST)	.000	.000	.001	.001		
PRES. ON RATE LEVEL	.390	.004	.001	.395		
DERIVED BY FORMULA	.371	.003	.001	.375		
UNDERLYING PRES. RATE	.395	.004	.001	.400		
PROPOSED	.371	.003	.001	.375		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	.367
IND. RATES				.37	MINIMUM PREMIUM	
MAN. RATES	.50	.38	.40	+ .37	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	75,978	2,341,609	3.081			4	12	22	38
2009	61,008	1,560,433	2.557			1	8	27	36
2010	60,231	629,470	1.045				7	18	25
2011	61,793	2,185,695	3.537			2	10	26	38
2012	67,312	1,424,707	2.116				4	18	22
TOTAL	326,322	8,141,914	2.495			7	41	111	159
O.D.		9,089	.002					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			589,751	401,185	362,934			253,941	118,146	391,890	223,762
2009			163,224	205,422	459,206			160,117	102,131	312,750	157,583
2010				144,595	67,458				139,447	134,911	143,059
2011			234,845	523,068	423,774			96,903	366,292	399,888	140,925
2012				399,578	205,607				206,813	494,801	117,908
TOTAL			987,820	1,673,848	1,518,979			510,961	932,829	1,734,240	783,237
O.D.					163					3,951	4,975

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			721,266	450,932	456,936			644,249	146,973	495,741	206,309
2009	23	2,308	218,005	238,078	527,800	52	8,440	404,188	127,570	364,990	152,540
2010	26	1,167	38,895	150,924	74,092	43	1,877	55,143	153,726	150,807	137,480
2011	166	16,545	659,487	506,940	437,922	90	18,421	495,184	329,954	414,235	132,329
2012	420	19,462	659,576	381,962	194,761	364	29,851	522,049	242,025	347,430	112,602
TOTAL	635	39,482	2,297,229	1,728,836	1,691,511	549	58,589	2,120,813	1,000,248	1,773,203	741,260
O.D.		5	140	68	122		127	2,207	1,000	2,619	4,692

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,519,776	6,197,607	745,952			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,733,868	-1,210,893	2,916			
TOTAL LOSSES	2,785,908	4,986,714	748,868			
EXPECTED LOSSES	4,369,451	4,568,508	737,487			
CREDIBILITY	.08	.22	.33			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.854	1.528	.229	2.611		
INDICATED (POST-TEST)	1.003	1.795	.269	3.067		
PRES. ON RATE LEVEL	1.323	1.383	.223	2.929		
DERIVED BY FORMULA	1.297	1.474	.238	3.009		
UNDERLYING PRES. RATE	1.339	1.400	.226	2.965		
PROPOSED	1.297	1.474	.238	3.009		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.147
IND. RATES				3.15	MINIMUM PREMIUM	
MAN. RATES	3.08	3.04	3.08	+ 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	
2008	19,985									
2009	25,157									
2010	29,381									
2011	35,889									
2012	46,812	143,740	.307					1	1	2
TOTAL	157,224	143,740	.091					1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				69,264	370				70,000	2,389	1,717
TOTAL				69,264	370				70,000	2,389	1,717

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	66	2,422	83,723	51,463	7,160	69	4,700	84,579	40,142	8,187	1,640
TOTAL	66	2,422	83,723	51,463	7,160	69	4,700	84,579	40,142	8,187	1,640

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	175,559	106,952	1,640	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-171,019	-26,736	16	
TOTAL LOSSES	4,540	80,216	1,656	
EXPECTED LOSSES	462,239	106,913	3,145	
CREDIBILITY	.05	.13	.20	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.003	.051	.001	.055
INDICATED (POST-TEST)	.004	.060	.001	.065
PRES. ON RATE LEVEL	.293	.068	.002	.363
DERIVED BY FORMULA	.279	.067	.002	.348
UNDERLYING PRES. RATE	.294	.068	.002	.364
PROPOSED	.279	.067	.002	.348

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE
IND. RATES				.39	MINIMUM PREMIUM
MAN. RATES	.50	.38	.40	+ .39	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	24,035	1,178,534	4.903			1	8	15	24
2009	21,122	489,716	2.318				6	12	18
2010	25,027	1,219,732	4.873			2	3	17	22
2011	23,568	2,862,417	12.145			6	4	8	18
2012	24,884	1,088,635	4.374			3	3	20	26
TOTAL	118,636	6,839,034	5.765			12	24	72	108
O.D.		25,978	.021					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			353,719	304,413	124,605			118,468	71,778	133,020	72,531
2009				197,983	27,501				86,626	64,958	112,648
2010			276,311	204,214	310,730			49,654	145,213	160,309	73,301
2011			1,356,025	144,642	482,536			439,208	172,337	210,779	56,890
2012			499,638	88,138	138,763			91,290	20,163	208,761	41,882
TOTAL			2,485,693	939,390	1,084,135			698,620	496,117	777,827	357,252
O.D.					5,269					3,600	17,109

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			432,598	342,160	156,878			300,553	89,291	168,270	66,874
2009		57	13,359	221,211	32,835		405	11,601	102,456	76,363	109,043
2010	99	7,658	390,833	229,245	337,079	62	3,558	169,791	163,068	179,767	70,442
2011	252	39,107	1,612,086	237,753	514,237	145	34,732	941,502	182,992	233,480	53,420
2012	166	20,616	710,568	169,596	145,744	143	15,813	310,819	73,962	146,725	39,997
TOTAL	517	67,438	3,159,444	1,199,965	1,186,773	350	54,508	1,734,266	611,769	804,605	339,776
O.D.		140	4,574	2,204	3,973		115	2,008	911	2,387	16,284

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,023,360	3,812,587	356,060	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-989,861	-593,505	1,307	
TOTAL LOSSES	4,033,499	3,219,082	357,367	
EXPECTED LOSSES	2,523,387	2,246,966	322,689	
CREDIBILITY	.04	.11	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.400	2.713	.301	6.414
INDICATED (POST-TEST)	3.995	3.188	.354	7.537
PRES. ON RATE LEVEL	2.101	1.871	.269	4.241
DERIVED BY FORMULA	2.177	2.016	.283	4.476
UNDERLYING PRES. RATE	2.127	1.894	.272	4.293
PROPOSED	2.177	2.016	.283	4.476

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	4.681
IND. RATES				4.68	MINIMUM PREMIUM	
MAN. RATES	4.58	4.46	4.46	+ 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
2008	18,515	1,073,198	5.796			4	1	10	15
2009	17,032	527,017	3.094			2		6	8
2010	18,482	390,894	2.114				4	9	13
2011	20,365	604,331	2.967			1	5	12	18
2012	17,153	132,624	.773					8	8
TOTAL	91,547	2,728,064	2.980			7	10	45	62

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			705,446	15,363	18,962			249,293	31,087	35,395	17,652
2009			255,594		13,164			137,872		34,675	85,712
2010				231,474	32,315				78,356	28,589	20,160
2011			122,000	153,832	36,282			37,440	114,089	105,736	34,952
2012					34,442					63,584	34,598
TOTAL			1,083,040	400,669	135,165			424,605	223,532	267,979	193,074

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			862,761	17,268	23,873			632,456	38,672	44,775	16,275
2009	38	3,108	299,869	2,100	16,988	45	5,855	332,222	2,753	41,359	82,969
2010	33	1,767	55,502	238,049	38,811	23	904	27,583	84,223	33,606	19,374
2011	41	5,772	230,743	142,234	47,070	29	6,104	165,072	101,704	111,178	32,820
2012	3	934	29,898	14,401	25,976	13	2,085	35,476	16,087	42,140	33,041
TOTAL	115	11,581	1,478,773	414,052	152,718	110	14,948	1,192,809	243,439	273,058	184,479

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,698,336	1,083,267	184,479	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-389,227	-281,037	622	
TOTAL LOSSES	2,309,109	802,230	185,101	
EXPECTED LOSSES	987,792	1,054,623	161,121	
CREDIBILITY	.03	.09	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.522	.876	.202	3.600
INDICATED (POST-TEST)	2.963	1.029	.237	4.229
PRES. ON RATE LEVEL	1.066	1.138	.174	2.378
DERIVED BY FORMULA	1.123	1.128	.183	2.434
UNDERLYING PRES. RATE	1.079	1.152	.176	2.407
PROPOSED	1.123	1.128	.183	2.434

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	TOTAL
IND. RATES				2.55	MINIMUM PREMIUM	
MAN. RATES	2.76	2.60	2.50	+ 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	
2008	376									
2009	378									
2010	430	327	.076							
2011	513	593	.115							
2012	558	1,423	.255						1	1
TOTAL	2,255	2,343	.104						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											327
2011											593
2012					623					800	
TOTAL					623					800	920

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											314
2011											557
2012		16	540	260	469		30	446	203	531	
TOTAL		16	540	260	469		30	446	203	531	871

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,032	1,463	871	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-10,078	-5,361	10	
TOTAL LOSSES			881	
EXPECTED LOSSES	26,405	20,813	2,188	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.039	.039
INDICATED (POST-TEST)	.000	.000	.046	.046
PRES. ON RATE LEVEL	1.156	.912	.096	2.164
DERIVED BY FORMULA	1.156	.903	.096	2.155
UNDERLYING PRES. RATE	1.171	.923	.097	2.191
PROPOSED	1.156	.903	.096	2.155

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.110
IND. RATES				2.11	MINIMUM PREMIUM	
MAN. RATES	2.62	2.40	2.19	+ 2.11	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	2,039									
2009	1,468									
2010	1,882									
2011	2,033									
2012	2,090									
TOTAL	9,512									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B						
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,629	-501				
TOTAL LOSSES						
EXPECTED LOSSES	11,795	1,903				
CREDIBILITY	.01	.02	.03			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.000	.000		
INDICATED (POST-TEST)	.000	.000	.000	.000		
PRES. ON RATE LEVEL	.122	.020	.000	.142		
DERIVED BY FORMULA	.121	.020	.000	.141		
UNDERLYING PRES. RATE	.124	.020	.000	.144		
PROPOSED	.121	.020	.000	.141		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	.147
IND. RATES				.15	MINIMUM PREMIUM	
MAN. RATES	.17	.16	.15	+ .15	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	22,192	1,860,667	8.384			2	11	7	20
2009	19,809	740,938	3.740			1	4	11	16
2010	29,962	1,810,385	6.042				11	27	38
2011	46,995	2,040,784	4.342				20	26	46
2012	38,359	1,039,994	2.711				4	26	30
TOTAL	157,317	7,492,768	4.763			3	50	97	150
O.D.		104,069	.066				2	5	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			309,294	621,681	37,424			358,948	418,144	19,986	95,190
2009			180,382	128,262	53,672			75,904	155,160	54,570	92,988
2010				301,763	512,473				195,671	584,234	216,244
2011				903,213	254,456				530,471	202,393	150,251
2012				207,526	261,610				112,907	279,570	178,381
TOTAL			489,676	2,162,445	1,119,635			434,852	1,412,353	1,140,753	733,054
O.D.				21,233	46,121				10,789	7,285	18,641

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			378,267	698,770	47,117			910,651	520,171	25,283	87,765
2009	26	2,249	221,080	145,241	63,638	26	3,513	201,736	183,549	65,870	90,012
2010	107	2,984	114,426	332,378	546,628	63	3,897	105,852	233,792	639,302	207,810
2011	171	15,398	591,877	805,707	288,648	93	14,247	388,591	436,405	229,810	141,086
2012	242	14,301	476,939	263,128	217,914	183	16,615	290,259	134,505	195,930	170,354
TOTAL	546	34,932	1,782,589	2,245,224	1,163,945	365	38,272	1,897,089	1,508,422	1,156,195	697,027
O.D.	7	918	31,043	35,660	39,653		88	1,986	13,554	7,346	17,605

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,787,835	6,169,999	714,632			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-938,353	-818,776	3,387			
TOTAL LOSSES	2,849,482	5,351,223	718,019			
EXPECTED LOSSES	2,488,754	3,195,108	722,085			
CREDIBILITY	.05	.13	.20			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.811	3.402	.456	5.669		
INDICATED (POST-TEST)	2.128	3.997	.536	6.661		
PRES. ON RATE LEVEL	1.563	2.006	.454	4.023		
DERIVED BY FORMULA	1.591	2.265	.470	4.326		
UNDERLYING PRES. RATE	1.582	2.031	.459	4.072		
PROPOSED	1.591	2.265	.470	4.326		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	4.524
IND. RATES				4.52	MINIMUM PREMIUM	
MAN. RATES	3.96	4.07	4.23	+ 4.52	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	24,711	958,930	3.880				9	15	24
2009	25,987	373,402	1.436				6	7	13
2010	31,305	464,018	1.482				2	12	14
2011	36,735	1,235,949	3.364			1	3	22	26
2012	30,754	437,048	1.421				4	11	15
TOTAL	149,492	3,469,347	2.321			1	24	67	92
O.D.		3,793	.002						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				366,346	189,446				192,650	122,044	88,444
2009				125,952	29,575				63,805	30,776	123,294
2010				70,447	116,055				21,020	102,960	153,536
2011			127,619	132,439	284,809			223,689	85,042	242,249	140,102
2012				121,400	37,688				42,960	108,720	126,280
TOTAL			127,619	816,584	657,573			223,689	405,477	606,749	631,656
O.D.											3,793

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				411,773	238,512				239,656	154,385	81,545
2009		47	8,862	140,933	34,701		198	8,129	75,154	36,473	119,349
2010	23	689	26,396	77,425	123,828	7	546	14,270	26,955	112,209	147,548
2011	72	6,917	281,246	150,354	281,650	77	19,391	523,103	103,229	249,539	131,556
2012	121	5,249	178,883	105,689	40,478	70	6,390	111,758	51,775	76,108	120,597
TOTAL	216	12,902	495,387	886,174	719,169	154	26,525	657,260	496,769	628,714	600,595
O.D.											3,657

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,192,444	2,730,826	604,252	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-565,152	-714,640	1,932	
TOTAL LOSSES	627,292	2,016,186	606,184	
EXPECTED LOSSES	1,463,528	2,717,765	466,414	
CREDIBILITY	.05	.13	.20	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.420	1.349	.405	2.174
INDICATED (POST-TEST)	.494	1.585	.476	2.555
PRES. ON RATE LEVEL	.967	1.796	.308	3.071
DERIVED BY FORMULA	.943	1.769	.342	3.054
UNDERLYING PRES. RATE	.979	1.818	.312	3.109
PROPOSED	.943	1.769	.342	3.054

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.194
IND. RATES				3.19	MINIMUM PREMIUM	
MAN. RATES	3.21	3.22	3.23	+ 3.19	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	11,508	955,120	8.299				7	9	16
2009	20,391	402,018	1.971				3	17	20
2010	21,043	730,724	3.472			1	2	10	13
2011	3,768	187,406	4.973				2	5	7
2012	3,874	4,935	.127				2	2	2
TOTAL	60,584	2,280,203	3.764			1	14	43	58
O.D.		67,910	.112				1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				420,685	130,141				153,749	168,252	82,293
2009				103,392	131,776				32,128	114,168	20,554
2010			115,483	148,474	117,229			47,353	34,854	218,351	48,980
2011				53,135	15,812				33,586	54,942	29,931
2012					2,180					748	2,007
TOTAL			115,483	725,686	397,138			47,353	254,317	556,461	183,765
O.D.				61,100	5,068				290		1,452

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				472,849	163,849				191,264	212,838	75,874
2009		98	10,495	117,526	151,415		674	6,460	39,649	132,666	19,896
2010	49	3,648	176,564	159,728	128,840	27	2,511	132,877	48,862	238,836	47,070
2011	9	907	35,016	47,490	17,781	6	1,186	31,373	31,163	55,221	28,105
2012		60	1,890	910	1,646		27	416	190	497	1,917
TOTAL	58	4,713	223,965	798,503	463,531	33	4,398	171,126	311,128	640,058	172,862
O.D.	1	5	454	68,914	5,345				361		1,390

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	404,753	2,287,840	174,252	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-275,675	-264,910	282	
TOTAL LOSSES	129,078	2,022,930	174,534	
EXPECTED LOSSES	670,058	922,695	127,832	
CREDIBILITY	.03	.07	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.213	3.339	.288	3.840
INDICATED (POST-TEST)	.250	3.923	.338	4.511
PRES. ON RATE LEVEL	1.093	1.505	.208	2.806
DERIVED BY FORMULA	1.068	1.674	.222	2.964
UNDERLYING PRES. RATE	1.106	1.523	.211	2.840
PROPOSED	1.068	1.674	.222	2.964

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.100
IND. RATES				3.10	MINIMUM PREMIUM	
MAN. RATES	2.75	2.79	2.95	+ 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	
2008	4,313	365,805	8.481			2	2	2	6	
2009	4,518	267,810	5.927				3	1	4	
2010	6,038	33,150	.549					2	2	
2011	5,722	176,508	3.084				1	2	3	
2012	6,894	513,407	7.447				2	5	7	
TOTAL	27,485	1,356,680	4.936			2	8	12	22	
O.D.		5,785	.021					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			241,704	44,565	32,112			19,715	12,227	9,035	6,447
2009				195,529	686				61,850	392	9,353
2010					1,613					5,325	26,212
2011				51,592	13,607				62,353	26,389	22,567
2012				123,789	161,707				107,186	84,743	35,982
TOTAL			241,704	415,475	209,725			19,715	243,616	125,884	100,561
O.D.					112					5,673	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			295,604	50,091	40,429			50,017	15,211	11,429	5,944
2009		42	12,399	218,015	2,151		29	7,178	72,312	1,253	9,054
2010			145	77	1,699		15	384	243	5,767	25,190
2011	10	872	33,595	45,924	15,612	11	1,696	46,094	51,514	29,524	21,190
2012	149	8,688	289,408	159,327	134,252	130	9,852	174,756	81,987	66,271	34,363
TOTAL	159	9,602	631,151	473,434	194,143	141	11,592	278,429	221,267	114,244	95,741
O.D.			11	6	118		20	408	259	6,143	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	931,513	1,009,614	95,741	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-91,271	-100,225	234	
TOTAL LOSSES	840,242	909,389	95,975	
EXPECTED LOSSES	239,669	388,913	51,397	
CREDIBILITY	.02	.04	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.057	3.309	.349	6.715
INDICATED (POST-TEST)	3.592	3.888	.410	7.890
PRES. ON RATE LEVEL	.861	1.398	.185	2.444
DERIVED BY FORMULA	.916	1.498	.199	2.613
UNDERLYING PRES. RATE	.872	1.415	.187	2.474
PROPOSED	.916	1.498	.199	2.613

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	TOTAL
IND. RATES				2.73	MINIMUM PREMIUM	
MAN. RATES	2.56	2.60	2.57	+ 2.73	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	2,179	46,843	2.149						2	2
2009	1,980	432,823	21.859			1			1	2
2010	2,201	5,809	.263							
2011	2,536	108,934	4.295				1		1	2
2012	2,338	5,810	.248							
TOTAL	11,234	600,219	5.343			1	1		4	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					4,014					31,579	11,250
2009			213,887		7,090			155,327		39,163	17,356
2010											5,809
2011				36,180	15,455				50,000	1,810	5,489
2012											5,810
TOTAL			213,887	36,180	26,559			155,327	50,000	72,552	45,714

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					5,054					39,948	10,373
2009	30	2,601	250,821	1,690	9,727	52	6,604	374,286	3,102	46,708	16,801
2010											5,582
2011	7	645	24,919	32,829	16,549	9	1,226	33,852	39,684	4,989	5,154
2012											5,549
TOTAL	37	3,246	275,740	34,519	31,330	61	7,830	408,138	42,786	91,645	43,459

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	695,052	200,280	43,459	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-82,084	-38,240	90	
TOTAL LOSSES	612,968	162,040	43,549	
EXPECTED LOSSES	210,301	145,144	21,906	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.456	1.442	.388	7.286
INDICATED (POST-TEST)	6.411	1.694	.456	8.561
PRES. ON RATE LEVEL	1.849	1.276	.193	3.318
DERIVED BY FORMULA	1.895	1.284	.201	3.380
UNDERLYING PRES. RATE	1.872	1.292	.195	3.359
PROPOSED	1.895	1.284	.201	3.380

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.535
IND. RATES				3.54	MINIMUM PREMIUM	
MAN. RATES	3.88	3.67	3.49	+ 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	
2008	12,051	440,717	3.657				4	5	9	
2009	12,694	869,768	6.851			3	3	7	13	
2010	13,570	142,591	1.050				2	5	7	
2011	13,819	168,920	1.222				1	8	9	
2012	14,968	315,858	2.110					7	7	
TOTAL	67,102	1,937,854	2.888			3	10	32	45	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				101,848	160,087				51,260	115,380	12,142
2009			445,309	100,231	25,240			165,732	77,990	40,087	15,179
2010				18,731	8,913				62,246	14,978	37,723
2011				5,550	65,931				11,201	64,103	22,135
2012					143,077					137,746	35,035
TOTAL			445,309	226,360	403,248			165,732	202,697	372,294	122,214

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				114,477	201,549				63,767	145,956	11,195
2009	64	5,441	528,865	115,450	32,937	55	7,077	408,356	94,450	48,874	14,693
2010	1	149	5,052	19,562	9,781	20	690	21,353	66,549	18,323	36,252
2011	5	442	18,416	11,761	62,771	2	713	17,829	14,236	62,615	20,785
2012	28	3,875	124,187	59,838	107,901	42	4,522	76,857	34,861	91,291	33,458
TOTAL	98	9,907	676,520	321,088	414,939	119	13,002	524,395	273,863	367,059	116,383

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,224,041	1,376,949	116,383			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-236,778	-184,143	308			
TOTAL LOSSES	987,263	1,192,806	116,691			
EXPECTED LOSSES	611,969	703,899	73,141			
CREDIBILITY	.03	.07	.11			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.471	1.778	.174	3.423		
INDICATED (POST-TEST)	1.728	2.089	.204	4.021		
PRES. ON RATE LEVEL	.901	1.036	.108	2.045		
DERIVED BY FORMULA	.926	1.110	.119	2.155		
UNDERLYING PRES. RATE	.912	1.049	.109	2.070		
PROPOSED	.926	1.110	.119	2.155		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.254
IND. RATES				2.25	MINIMUM PREMIUM	
MAN. RATES	2.31	2.21	2.15	+ 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
2008	14,289	576,576	4.035			2	1	7	10
2009	12,163	773,817	6.362			2		6	8
2010	9,763	175,915	1.801				1	3	4
2011	4,109	8,593	.209						
2012	4,479	24,337	.543					1	1
TOTAL	44,803	1,559,238	3.480			4	2	17	23

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			321,481	68,916	30,253			75,394	7,349	36,676	36,507
2009			340,253		13,230			375,892		25,120	19,322
2010				91,473	23,200				37,207	8,303	15,732
2011											8,593
2012					1,166					14,908	8,263
TOTAL			661,734	160,389	67,849			451,286	44,556	85,007	88,417

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			393,171	77,462	38,088			191,274	9,142	46,395	33,659
2009	46	3,924	378,353	2,594	17,571	109	13,856	803,188	5,589	31,982	18,704
2010	15	714	22,866	94,560	26,337	11	412	12,716	39,747	10,250	15,118
2011											8,069
2012		32	1,012	488	878	3	488	8,319	3,773	9,881	7,891
TOTAL	61	4,670	795,402	175,104	82,874	123	14,756	1,015,497	58,251	98,508	83,441

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,830,509	414,737	83,441	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-236,469	-144,299	146	
TOTAL LOSSES	1,594,040	270,438	83,587	
EXPECTED LOSSES	557,797	509,858	57,796	
CREDIBILITY	.02	.06	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.558	.604	.187	4.349
INDICATED (POST-TEST)	4.181	.710	.220	5.111
PRES. ON RATE LEVEL	1.230	1.124	.128	2.482
DERIVED BY FORMULA	1.289	1.099	.136	2.524
UNDERLYING PRES. RATE	1.245	1.138	.129	2.512
PROPOSED	1.289	1.099	.136	2.524

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	TOTAL
IND. RATES				2.64	MINIMUM PREMIUM	
MAN. RATES	2.74	2.66	2.61	+ 2.64	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	313,066	4,930,928	1.575			8	19	69	96
2009	302,151	4,892,207	1.619			7	17	75	99
2010	321,699	3,536,769	1.099			2	13	79	94
2011	307,712	3,712,768	1.206			4	12	82	98
2012	328,845	2,789,593	.848				10	61	72
TOTAL	1,573,473	19,862,265	1.262			1	21	366	459
O.D.		59,354	.003					3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,257,153	782,006	646,135			559,299	404,287	697,498	584,550
2009			1,259,531	518,992	853,683			499,975	466,940	686,802	606,284
2010			587,131	382,340	809,846			66,060	538,581	635,431	517,380
2011			540,901	635,365	560,007			339,904	195,227	900,011	541,353
2012	354,313			348,106	446,026	5,000			309,166	805,859	521,123
TOTAL	354,313		3,644,716	2,666,809	3,315,697	5,000		1,465,238	1,914,201	3,725,601	2,770,690
O.D.					11,187					31,461	16,706

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,537,498	878,974	813,485			1,418,942	502,931	882,337	538,955
2009	180	15,921	1,534,198	602,458	989,401	164	24,717	1,272,338	566,097	805,929	586,883
2010	222	16,080	832,132	441,396	872,950	196	9,647	368,788	601,740	708,009	497,202
2011	219	27,001	1,087,125	632,610	584,422	126	34,766	924,733	253,679	896,979	508,330
2012	385,587	24,160	806,293	444,396	370,961	11,413	46,767	817,339	378,538	563,254	497,672
TOTAL	386,208	83,162	5,797,246	2,999,834	3,631,219	11,899	115,897	4,802,140	2,302,985	3,856,508	2,629,042
O.D.		246	8,021	3,852	8,946	6	697	12,544	5,825	24,670	16,013

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,218,066	12,833,839	2,645,055	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,330,663	-3,245,434	11,602	
TOTAL LOSSES	5,887,403	9,588,405	2,656,657	
EXPECTED LOSSES	13,610,541	12,288,823	2,879,455	
CREDIBILITY	.22	.61	.94	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.374	.609	.169	1.152
INDICATED (POST-TEST)	.439	.716	.199	1.354
PRES. ON RATE LEVEL	.854	.772	.181	1.807
DERIVED BY FORMULA	.763	.738	.198	1.699
UNDERLYING PRES. RATE	.865	.781	.183	1.829
PROPOSED	.763	.738	.198	1.699

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.777
IND. RATES				1.78	MINIMUM PREMIUM	
MAN. RATES	2.20	2.07	1.90	+ 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
2008	626,826	13,648,374	2.177			26	43	157	226
2009	611,117	9,352,629	1.530			15	35	178	228
2010	652,117	11,356,208	1.741			12	43	174	229
2011	688,542	10,854,656	1.576			9	57	184	250
2012	712,725	8,345,739	1.170			4	21	171	197
TOTAL	3,291,327	53,557,606	1.627			1	66	199	864
O.D.		354,167	.010					7	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			4,232,137	1,447,396	1,462,773			2,575,216	1,238,881	1,603,555	1,088,416
2009			2,218,794	1,200,628	1,320,052			757,625	900,792	1,856,307	1,098,431
2010			2,087,531	1,678,518	1,831,055			1,332,952	1,438,184	1,855,754	1,132,214
2011			1,364,477	1,905,407	1,342,041			1,095,732	2,234,309	1,931,780	980,910
2012	5,500		688,897	1,069,056	1,574,433	500		944,008	455,015	2,340,373	1,267,957
TOTAL	5,500		10,591,836	7,301,005	7,530,354	500		6,705,533	6,267,181	9,587,769	5,567,928
O.D.				185,871	29,193				72,944	14,884	51,275

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			4,884,012	1,626,873	1,841,631			4,699,044	1,541,163	2,028,504	1,003,520
2009	316	27,974	2,715,291	1,377,444	1,534,759	245	42,325	1,969,933	1,098,628	2,168,496	1,063,281
2010	715	57,908	2,928,897	1,846,244	2,004,546	894	61,396	3,548,360	1,662,009	2,091,620	1,088,058
2011	591	71,128	2,852,561	1,827,248	1,420,694	616	129,840	3,506,221	1,869,533	2,042,496	921,074
2012	7,326	95,758	3,213,507	1,503,862	1,330,980	2,643	154,905	2,920,124	910,651	1,634,776	1,210,899
TOTAL	8,948	252,768	16,594,268	8,181,671	8,132,610	4,398	388,466	16,643,682	7,081,984	9,965,892	5,286,832
O.D.	11	1,113	43,506	191,713	38,625	3	473	15,639	81,587	18,382	48,631

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	33,953,275	33,692,464	5,335,463			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-13,640,904	-8,348,791	23,609			
TOTAL LOSSES	20,312,371	25,343,673	5,359,072			
EXPECTED LOSSES	35,052,632	31,794,219	5,693,995			
CREDIBILITY	.37	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.617	.770	.163	1.550		
INDICATED (POST-TEST)	.725	.905	.192	1.822		
PRES. ON RATE LEVEL	1.052	.954	.171	2.177		
DERIVED BY FORMULA	.931	.905	.192	2.028		
UNDERLYING PRES. RATE	1.065	.966	.173	2.204		
PROPOSED	.931	.905	.192	2.028		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.121
IND. RATES				2.12	MINIMUM PREMIUM	
MAN. RATES	2.68	2.53	2.29	+ 2.12	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	189,937	2,879,545	1.516			4	17	38	59
2009	182,856	2,423,547	1.325			4	15	37	56
2010	188,720	3,125,667	1.656			5	13	67	85
2011	189,207	3,858,950	2.039			4	15	40	59
2012	194,237	2,979,345	1.533			2	5	44	51
TOTAL	944,957	15,267,054	1.616			19	65	226	310
O.D.		165,016	.017				1	3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			688,080	484,405	374,777			202,318	471,923	309,091	348,951
2009			574,660	342,590	317,173			351,950	198,148	348,301	290,725
2010			810,534	327,071	368,026			320,393	338,634	585,157	375,852
2011			673,650	807,613	457,644			272,989	575,651	633,881	437,522
2012			299,291	202,015	365,521			976,520	115,485	606,183	414,330
TOTAL			3,046,215	2,163,694	1,883,141			2,124,170	1,699,841	2,482,613	1,867,380
O.D.				55,513	35,205				2,133	51,180	20,985

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			841,522	544,470	471,846			513,282	587,072	391,001	321,733
2009	84	7,242	704,515	391,594	369,453	116	16,581	877,262	243,413	409,068	281,422
2010	184	19,603	1,036,041	369,077	410,073	218	15,220	868,191	398,523	653,220	361,194
2011	268	32,604	1,308,484	776,578	501,487	179	37,449	1,009,517	527,442	661,702	410,833
2012	274	22,678	762,328	321,805	309,206	624	62,703	1,259,572	263,495	442,440	395,685
TOTAL	810	82,127	4,652,890	2,403,524	2,062,065	1,137	131,953	4,527,824	2,019,945	2,557,431	1,770,867
O.D.	2	100	4,218	64,359	38,162		254	4,588	5,120	55,413	20,160

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,405,903	9,206,019	1,791,027			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,809,433	-2,378,880	7,370			
TOTAL LOSSES	5,596,470	6,827,139	1,798,397			
EXPECTED LOSSES	9,714,158	8,995,990	1,842,666			
CREDIBILITY	.16	.44	.67			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.592	.722	.190	1.504		
INDICATED (POST-TEST)	.696	.848	.223	1.767		
PRES. ON RATE LEVEL	1.016	.940	.193	2.149		
DERIVED BY FORMULA	.965	.900	.213	2.078		
UNDERLYING PRES. RATE	1.028	.952	.195	2.175		
PROPOSED	.965	.900	.213	2.078		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.173
IND. RATES				2.17	MINIMUM PREMIUM	
MAN. RATES	2.67	2.46	2.26	+ 2.17	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	50,821	1,304,761	2.567			1	8	16	25	
2009	38,264	485,466	1.268				5	14	19	
2010	41,746	404,768	.969				4	11	15	
2011	44,467	609,042	1.369				4	7	11	
2012	44,154	673,014	1.524			1	1	13	15	
TOTAL	219,452	3,477,051	1.584			2	22	61	85	
O.D.		93,787	.042				1	1	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			328,723	326,343	125,746			47,239	268,381	98,606	109,723
2009				169,370	81,036				81,187	102,641	51,232
2010				43,856	126,576				29,014	136,688	68,634
2011				194,696	64,099				217,315	71,721	61,211
2012			224,567	25,000	117,787			19,380	10,794	215,188	60,298
TOTAL			553,290	759,265	515,244			66,619	606,691	624,844	351,098
O.D.				8,979	24,244				5,799	53,493	1,272

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			402,028	366,809	158,315			119,845	333,865	124,736	101,165
2009		89	13,151	190,223	93,853		638	11,870	96,785	119,948	49,593
2010	20	506	21,290	50,749	134,384	9	731	19,303	36,961	149,002	65,957
2011	36	3,373	129,704	174,658	70,986	38	5,776	157,387	177,836	83,344	57,477
2012	72	10,258	349,867	88,584	105,847	91	9,400	169,065	62,611	145,007	57,585
TOTAL	128	14,226	916,040	871,023	563,385	138	16,545	477,470	708,058	622,037	331,777
O.D.		17	1,294	10,425	27,788		314	1,954	7,757	62,041	1,205

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,428,126	2,872,514	332,982	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,657,599	-558,852	1,477	
TOTAL LOSSES		2,313,662	334,459	
EXPECTED LOSSES	4,173,976	2,104,545	375,263	
CREDIBILITY	.06	.17	.25	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.054	.152	1.206
INDICATED (POST-TEST)	.000	1.238	.179	1.417
PRES. ON RATE LEVEL	1.879	.947	.169	2.995
DERIVED BY FORMULA	1.766	.996	.172	2.934
UNDERLYING PRES. RATE	1.902	.959	.171	3.032
PROPOSED	1.766	.996	.172	2.934

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.068
IND. RATES				3.07	MINIMUM PREMIUM	
MAN. RATES	3.62	3.37	3.15	+ 3.07	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	185,075	3,188,255	1.722			5	15	37	57
2009	197,005	5,321,136	2.701	1		11	15	48	75
2010	199,472	3,980,230	1.995	1		8	8	55	72
2011	196,018	3,679,617	1.877			5	12	42	59
2012	186,606	2,643,374	1.416			3	7	37	47
TOTAL	964,176	18,812,612	1.951	2		32	57	219	310
O.D.		69,574	.007				2	2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,021,887	458,685	497,720			242,941	418,642	381,426	166,954
2009	110,244		2,001,651	599,957	579,454	19,704		809,524	343,236	654,833	202,533
2010	1,000		1,530,115	260,049	585,988			681,094	72,614	663,130	186,240
2011			975,830	586,599	221,696			349,070	1,025,210	339,969	181,243
2012			385,682	210,082	300,786			904,642	252,947	388,735	200,500
TOTAL	111,244		5,915,165	2,115,372	2,185,644	19,704		2,987,271	2,112,649	2,428,093	937,470
O.D.				14,570	18,224				13,467	19,554	3,759

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,249,769	515,562	626,630			616,342	520,791	482,502	153,932
2009	154,587	24,774	2,400,646	693,488	681,996	63,371	37,182	2,001,258	425,650	769,979	196,052
2010	1,581	34,028	1,851,040	326,175	651,918	242	23,120	1,543,585	134,810	737,242	178,977
2011	234	35,752	1,449,582	575,307	277,645	270	51,750	1,409,235	863,559	410,564	170,187
2012	292	24,471	830,428	311,650	268,855	758	74,151	1,512,674	298,200	319,294	191,478
TOTAL	156,694	119,025	7,781,465	2,422,182	2,507,044	64,641	186,203	7,083,094	2,243,010	2,719,581	890,626
O.D.	3	128	5,824	15,530	19,602		166	5,339	15,022	21,569	3,625

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,402,582	9,963,540	894,251			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,798,300	-2,078,689	3,560			
TOTAL LOSSES	10,604,282	7,884,851	897,811			
EXPECTED LOSSES	12,235,393	7,819,468	915,967			
CREDIBILITY	.16	.44	.68			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.100	.818	.093	2.011		
INDICATED (POST-TEST)	1.293	.961	.109	2.363		
PRES. ON RATE LEVEL	1.254	.801	.094	2.149		
DERIVED BY FORMULA	1.260	.871	.104	2.235		
UNDERLYING PRES. RATE	1.269	.811	.095	2.175		
PROPOSED	1.260	.871	.104	2.235		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.337
IND. RATES				2.34	MINIMUM PREMIUM	
MAN. RATES	2.20	2.25	2.26	+ 2.34	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	277,654	6,048,956	2.178			11	22	61	94
2009	277,052	4,618,428	1.666			9	17	56	82
2010	280,122	5,251,021	1.874			6	17	81	104
2011	285,096	6,182,779	2.168			9	28	49	86
2012	276,162	3,659,306	1.325			1	12	56	69
TOTAL	1,396,086	25,760,490	1.845			36	96	303	435
O.D.		11,239						1	1

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,916,583	736,934	489,299			1,467,504	564,676	445,410	428,550
2009			1,434,165	735,732	402,661			616,962	312,675	636,094	480,139
2010			1,225,827	728,382	988,115			514,558	290,711	1,010,460	492,968
2011			1,670,225	911,386	503,607			1,638,089	496,603	467,319	495,550
2012			239,646	657,825	750,720			300,413	351,268	933,078	426,356
TOTAL			6,486,446	3,770,259	3,134,402			4,537,526	2,015,933	3,492,361	2,323,563
O.D.					2,500					63	8,676

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			2,238,676	828,316	616,028			3,140,863	702,459	563,446	395,123
2009	206	17,819	1,739,027	837,695	476,469	196	29,150	1,534,432	386,633	746,209	464,775
2010	375	32,083	1,658,604	817,247	1,080,072	260	22,059	1,317,020	375,446	1,117,080	473,742
2011	383	54,793	2,221,686	907,742	579,843	428	104,025	2,825,356	520,497	540,801	465,321
2012	795	49,630	1,667,970	822,693	646,504	860	78,091	1,480,068	465,518	672,108	407,170
TOTAL	1,759	154,325	9,525,963	4,213,693	3,398,916	1,744	233,325	10,297,739	2,450,553	3,639,644	2,206,131
O.D.					3,148					80	8,138

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	20,214,855	13,706,034	2,214,269			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,402,118	-3,137,558	9,871			
TOTAL LOSSES	13,812,737	10,568,476	2,224,140			
EXPECTED LOSSES	16,306,284	11,824,847	2,512,956			
CREDIBILITY	.21	.57	.87			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.989	.757	.159	1.905		
INDICATED (POST-TEST)	1.162	.889	.187	2.238		
PRES. ON RATE LEVEL	1.154	.837	.177	2.168		
DERIVED BY FORMULA	1.156	.867	.186	2.209		
UNDERLYING PRES. RATE	1.168	.847	.180	2.195		
PROPOSED	1.156	.867	.186	2.209		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.310
IND. RATES				2.31	MINIMUM PREMIUM	
MAN. RATES	2.32	2.33	2.28	+ 2.31	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	145,991	3,995,997	2.737			8	15	27	50
2009	141,044	1,445,546	1.024	1		2	3	19	25
2010	143,023	4,005,462	2.800			4	9	26	39
2011	158,575	2,065,472	1.302			2	12	37	51
2012	152,628	2,183,537	1.430			3	5	26	34
TOTAL	741,261	13,696,014	1.848	1		19	44	135	199
O.D.		211,233	.028			1	1	1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,584,136	649,334	126,739			791,201	405,602	201,358	237,627
2009	3,000		298,983	122,382	318,530	370		104,518	100,337	280,845	216,581
2010			971,507	431,831	277,999			1,604,990	207,931	358,795	152,409
2011			275,674	349,496	308,377			154,006	260,704	549,006	168,209
2012			601,696	300,974	189,288			207,208	175,978	465,942	242,451
TOTAL	3,000		3,731,996	1,854,017	1,220,933	370		2,861,923	1,150,552	1,855,946	1,017,277
O.D.	3,000		115,923	41,118		26,737		7,361	1,295		15,799

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,895,845	729,852	159,563			1,928,284	504,569	254,720	219,092
2009	4,241	3,853	367,603	144,083	367,380	1,221	5,967	269,579	124,037	327,525	209,650
2010	177	17,114	875,203	468,562	314,379	205	16,796	1,073,830	254,835	406,678	146,465
2011	121	14,299	574,495	346,994	320,970	93	20,883	557,319	262,971	553,931	157,948
2012	394	32,199	1,109,558	357,844	211,613	478	44,247	855,951	239,432	340,090	231,541
TOTAL	4,933	67,465	4,822,704	2,047,335	1,373,905	1,997	87,893	4,684,963	1,385,844	1,882,944	964,696
O.D.	3,603	1,713	145,173	42,866	1,717	24,744	317	18,112	1,484	107	14,773

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,863,617	6,736,202	979,469			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,589,124	-1,665,096	4,309			
TOTAL LOSSES	6,274,493	5,071,106	983,778			
EXPECTED LOSSES	9,176,813	6,308,130	1,067,415			
CREDIBILITY	.14	.37	.57			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.846	.684	.133	1.663		
INDICATED (POST-TEST)	.994	.804	.156	1.954		
PRES. ON RATE LEVEL	1.223	.841	.142	2.206		
DERIVED BY FORMULA	1.191	.827	.150	2.168		
UNDERLYING PRES. RATE	1.238	.851	.144	2.233		
PROPOSED	1.191	.827	.150	2.168		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.267
IND. RATES				2.27	MINIMUM PREMIUM	
MAN. RATES	2.68	2.45	2.32	+ 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	
2008	39,705	200,540	.505				2	8	10	
2009	35,899	195,831	.545					4	4	
2010	40,279	330,273	.819					4	5	
2011	52,242	1,743,580	3.337			4	1	4	9	
2012	51,551	301,044	.583				2	7	9	
TOTAL	219,676	2,771,268	1.262			4	6	27	37	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				4,573	58,169				19,035	73,543	45,220
2009					32,299					132,673	30,859
2010				60,740	94,243				20,492	115,064	39,734
2011			851,180	95,187	18,143			715,082	20,917	10,735	32,336
2012				34,650	29,788				110,057	78,798	47,751
TOTAL			851,180	195,150	232,642			715,082	170,501	410,813	195,900

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				5,141	73,235				23,680	93,031	41,693
2009		21	967	552	36,936		768	3,180	2,427	153,687	29,872
2010	20	589	22,233	66,486	100,635	7	580	14,966	26,952	125,300	38,184
2011	111	21,522	885,124	120,095	50,960	168	42,981	1,170,050	59,777	39,134	30,364
2012	38	2,005	67,574	38,127	25,915	128	9,851	174,854	82,099	62,606	45,602
TOTAL	169	24,137	975,898	230,401	287,681	303	54,180	1,363,050	194,935	473,758	185,715

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,417,737	1,186,775	185,715			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-944,466	-312,154	1,026			
TOTAL LOSSES	1,473,271	874,621	186,741			
EXPECTED LOSSES	2,453,781	1,203,824	232,857			
CREDIBILITY	.06	.17	.25			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.671	.398	.085	1.154		
INDICATED (POST-TEST)	.788	.468	.100	1.356		
PRES. ON RATE LEVEL	1.104	.541	.105	1.750		
DERIVED BY FORMULA	1.085	.529	.104	1.718		
UNDERLYING PRES. RATE	1.117	.548	.106	1.771		
PROPOSED	1.085	.529	.104	1.718		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.797
IND. RATES				1.80	MINIMUM PREMIUM	
MAN. RATES	2.19	1.95	1.84	+ 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
2008	72,199	1,047,284	1.450			2	2	29	33
2009	65,723	886,974	1.349				7	18	25
2010	79,781	2,461,703	3.085			2	23	34	59
2011	68,248	747,766	1.095				5	15	20
2012	76,846	856,539	1.114				2	19	21
TOTAL	362,797	6,000,266	1.654			4	39	115	158
O.D.		4,672	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			348,099	27,494	198,419			86,894	14,024	233,657	138,697
2009				129,480	199,072				261,750	146,450	150,222
2010			278,665	860,175	168,538			61,377	591,890	283,914	217,144
2011				156,043	171,628				103,353	137,711	179,031
2012				154,644	232,985				47,971	314,681	106,258
TOTAL			626,764	1,327,836	970,642			148,271	1,018,988	1,116,413	791,352
O.D.											4,672

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			425,725	30,903	249,808			220,450	17,445	295,575	127,879
2009		152	14,158	147,762	228,557		982	33,846	308,673	173,021	145,415
2010	173	12,375	529,908	892,930	200,571	203	8,929	350,370	641,860	329,017	208,675
2011	43	3,344	131,580	152,710	170,846	19	3,463	91,515	93,262	139,652	168,110
2012	183	11,684	388,427	211,997	191,072	133	13,478	232,622	106,721	213,078	101,476
TOTAL	399	27,555	1,489,798	1,436,302	1,040,854	355	26,852	928,803	1,167,961	1,150,343	751,555
O.D.											4,324

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,473,762	4,795,460	755,879			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,443,043	-983,057	2,688			
TOTAL LOSSES	1,030,719	3,812,403	758,567			
EXPECTED LOSSES	3,682,389	3,722,297	663,918			
CREDIBILITY	.08	.23	.35			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.284	1.051	.209	1.544		
INDICATED (POST-TEST)	.334	1.235	.246	1.815		
PRES. ON RATE LEVEL	1.003	1.013	.181	2.197		
DERIVED BY FORMULA	.949	1.064	.204	2.217		
UNDERLYING PRES. RATE	1.015	1.026	.183	2.224		
PROPOSED	.941	1.054	.202	2.197		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.298
IND. RATES				2.30	MINIMUM PREMIUM	
MAN. RATES	2.58	2.43	2.31	+ 2.30	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	22,037	580,764	2.635				6	19	25
2009	26,626	727,807	2.733				4	14	18
2010	24,314	1,305,687	5.370				7	21	29
2011	29,509	814,306	2.759			1	4	19	24
2012	24,098	1,044,088	4.332				6	28	34
TOTAL	126,584	4,472,652	3.533			2	27	101	130
O.D.		2,320	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				231,347	75,411				97,848	75,414	100,744
2009				191,244	203,944				90,279	160,453	81,887
2010			161,927	219,474	250,487			50,000	139,656	400,021	84,122
2011			155,180	174,969	68,233			14,300	151,768	141,454	108,402
2012				135,579	271,057				136,527	350,366	150,559
TOTAL			317,107	952,613	869,132			64,300	616,078	1,127,708	525,714
O.D.											2,320

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				260,035	94,943				121,723	95,400	92,886
2009		166	18,213	216,709	234,560		976	14,310	108,477	187,031	79,267
2010	77	5,316	257,840	239,524	271,696	63	4,261	186,028	168,183	439,178	80,841
2011	49	7,141	286,331	165,409	79,698	30	5,651	151,923	132,867	147,059	101,789
2012	174	12,067	398,503	213,789	217,898	233	20,488	357,862	165,775	245,090	143,784
TOTAL	300	24,690	960,887	1,095,466	898,795	326	31,376	710,123	697,025	1,113,758	498,567
O.D.											2,194

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,727,702	3,805,044	500,761	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-537,072	-468,772	1,130	
TOTAL LOSSES	1,190,630	3,336,272	501,891	
EXPECTED LOSSES	1,381,032	1,768,379	287,345	
CREDIBILITY	.04	.11	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.941	2.636	.396	3.973
INDICATED (POST-TEST)	1.106	3.097	.465	4.668
PRES. ON RATE LEVEL	1.078	1.380	.224	2.682
DERIVED BY FORMULA	1.079	1.569	.265	2.913
UNDERLYING PRES. RATE	1.091	1.397	.227	2.715
PROPOSED	1.079	1.569	.265	2.913

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.046
IND. RATES				3.05	MINIMUM PREMIUM	
MAN. RATES	2.90	2.92	2.82	+ 3.05	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	11,177	284,688	2,547			1		3	4
2009	14,234	503,330	3,536				7	18	25
2010	15,163	779,153	5,138			2	5	6	13
2011	23,655	345,036	1,458				2	14	16
2012	24,315	333,306	1,370				2	15	17
TOTAL	88,544	2,245,513	2,536			3	16	56	75
O.D.		1,725	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			120,137		25,420			31,203		23,595	84,333
2009				219,849	60,591				85,811	104,768	32,311
2010			236,451	200,773	21,847			176,441	54,546	46,770	42,325
2011				121,842	67,402				62,226	50,524	43,042
2012				24,080	119,597				7,225	107,994	74,410
TOTAL			356,588	566,544	294,857			207,644	209,808	333,651	276,421
O.D.											1,725

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			146,928		32,004			79,162		29,848	77,755
2009		77	15,732	246,156	70,826		643	12,454	102,234	122,468	31,277
2010	60	6,389	318,535	211,319	31,603	77	6,133	415,285	67,250	56,957	40,674
2011	23	2,261	87,432	112,187	70,283	11	1,852	49,891	53,437	52,816	40,416
2012	41	4,071	132,799	67,850	92,587	33	4,009	68,851	31,409	72,260	71,062
TOTAL	124	12,798	701,426	637,512	297,303	121	12,637	625,643	254,330	334,349	261,184
O.D.											1,661

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,352,749	1,523,494	262,845	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-447,182	-371,287	1,134	
TOTAL LOSSES	905,567	1,152,207	263,979	
EXPECTED LOSSES	1,204,198	1,472,487	229,328	
CREDIBILITY	.03	.09	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.023	1.301	.298	2.622
INDICATED (POST-TEST)	1.202	1.529	.350	3.081
PRES. ON RATE LEVEL	1.343	1.643	.256	3.242
DERIVED BY FORMULA	1.339	1.633	.269	3.241
UNDERLYING PRES. RATE	1.360	1.663	.259	3.282
PROPOSED	1.339	1.633	.269	3.241

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.390
IND. RATES				3.39	MINIMUM PREMIUM	
MAN. RATES	3.51	3.55	3.41	+ 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
2008	568,522	7,368,993	1.296			7	47	132	186
2009	534,706	7,299,194	1.365			6	54	135	195
2010	538,364	8,661,241	1.608			12	47	147	206
2011	568,715	8,905,542	1.565		1	9	49	162	221
2012	536,226	6,484,266	1.209		1	4	12	151	168
TOTAL	2,746,533	38,719,236	1.410		2	38	209	727	976
O.D.		44,087	.001					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,531,510	969,814	772,600			1,412,971	952,473	867,177	862,448
2009			1,116,037	1,488,108	1,057,022			379,875	1,292,797	1,229,961	735,394
2010			1,860,144	1,284,745	1,379,636			930,372	1,016,454	1,497,326	692,564
2011	77,846		1,499,601	1,286,579	1,379,328			460,401	1,291,805	2,107,718	802,264
2012	878,592		633,284	434,975	1,036,288			197,321	670,393	1,831,650	801,763
TOTAL	956,438		6,640,576	5,464,221	5,624,874			3,380,940	5,223,922	7,533,832	3,894,433
O.D.					34,651					4,110	5,326

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,596,075	1,090,074	972,707			2,248,372	1,184,877	1,096,984	795,177
2009	160	14,517	1,433,533	1,685,394	1,227,622	119	23,374	1,092,385	1,539,640	1,444,727	711,861
2010	558	49,785	2,546,949	1,417,900	1,516,303	625	43,914	2,517,390	1,183,083	1,679,386	665,554
2011	93,419	66,537	2,693,657	1,326,067	1,431,134	363	78,109	2,085,080	1,230,473	2,139,573	753,326
2012	823,581	60,650	2,036,647	814,251	865,700	1,305	120,741	2,187,494	863,192	1,291,151	765,684
TOTAL	917,718	191,489	10,306,861	6,333,686	6,013,466	2,412	266,138	10,130,721	6,001,265	7,651,821	3,691,602
O.D.	4	50	3,100	1,624	36,543		13	297	189	4,450	5,028

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	21,818,803	26,043,044	3,696,630			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-8,527,243	-6,021,446	15,961			
TOTAL LOSSES	13,291,560	20,021,598	3,712,591			
EXPECTED LOSSES	21,642,679	22,658,899	4,092,334			
CREDIBILITY	.32	.89	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.484	.729	.135	1.348		
INDICATED (POST-TEST)	.569	.857	.159	1.585		
PRES. ON RATE LEVEL	.779	.815	.147	1.741		
DERIVED BY FORMULA	.712	.852	.159	1.723		
UNDERLYING PRES. RATE	.788	.825	.149	1.762		
PROPOSED	.712	.852	.159	1.723		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.802
IND. RATES				1.80	MINIMUM PREMIUM	
MAN. RATES	2.13	1.98	1.83	+ 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
2008	206,394	13,389,289	6.487		1	22	68	141	232
2009	187,978	8,938,438	4.755	1		14	50	106	171
2010	203,497	10,948,380	5.380	1		24	56	128	209
2011	185,673	7,141,890	3.846	1		13	16	126	156
2012	173,600	3,088,191	1.778			2	8	90	100
TOTAL	957,142	43,506,188	4.545	3	1	75	198	591	868
O.D.		9,898	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		278,746	5,070,614	1,742,422	1,790,582		68,509	1,762,290	1,244,412	978,334	453,380
2009	612,016		2,917,903	1,451,713	1,072,720			515,158	1,038,780	845,292	484,856
2010	268,000		4,620,285	1,337,927	1,270,109			1,163,844	684,057	1,290,552	313,606
2011	144,455		2,649,452	344,232	1,277,156			615,252	390,622	1,159,555	561,166
2012			404,700	285,400	755,761			61,918	184,243	968,141	428,028
TOTAL	1,024,471	278,746	15,662,954	5,161,694	6,166,328		68,509	4,118,462	3,542,114	5,241,874	2,241,036
O.D.											9,898

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		551,360	6,069,766	1,958,479	2,254,344		188,468	4,073,213	1,548,041	1,237,594	418,016
2009	857,016	36,377	3,542,914	1,658,301	1,258,966	171	26,564	1,378,899	1,237,716	997,020	469,341
2010	342,745	106,885	5,712,046	1,527,065	1,453,889	582	46,991	2,915,781	831,674	1,450,124	301,375
2011	172,907	81,347	3,353,526	556,997	1,327,979	232	60,564	1,623,354	449,216	1,172,747	526,935
2012	454	41,579	1,391,630	564,954	624,515	502	49,029	874,860	355,620	663,414	408,767
TOTAL	1,373,122	817,548	20,069,882	6,265,796	6,919,693	1,487	371,616	10,866,107	4,422,267	5,520,899	2,124,434
O.D.											9,417

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	33,499,762	23,128,655	2,133,851			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-10,290,577	-6,184,545	8,119			
TOTAL LOSSES	23,209,185	16,944,110	2,141,970			
EXPECTED LOSSES	25,890,692	23,057,551	2,182,283			
CREDIBILITY	.16	.44	.67			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.425	1.770	.224	4.419		
INDICATED (POST-TEST)	2.849	2.080	.263	5.192		
PRES. ON RATE LEVEL	2.672	2.380	.225	5.277		
DERIVED BY FORMULA	2.700	2.248	.250	5.198		
UNDERLYING PRES. RATE	2.705	2.409	.228	5.342		
PROPOSED	2.700	2.248	.250	5.198		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	5.437
IND. RATES				5.44	MINIMUM PREMIUM	
MAN. RATES	5.67	5.84	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
2008	203,384	4,557,997	2.241			11	17	54	82
2009	170,587	4,208,275	2.466			9	15	51	75
2010	168,109	3,556,359	2.115			7	11	43	61
2011	156,814	3,156,708	2.013	1		1	9	37	48
2012	155,162	1,183,897	.763			1	2	29	32
TOTAL	854,056	16,663,236	1.951	1		29	54	214	298
O.D.		28,891	.003					3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,780,821	446,485	273,729			975,542	249,244	397,792	434,384
2009			1,393,547	451,931	637,875			708,139	274,346	456,936	285,501
2010			1,423,530	233,355	388,386			768,654	226,651	236,563	279,220
2011	467,689		156,852	198,076	171,864	1,247,386		17,896	281,083	339,159	276,703
2012			173,602	112,510	285,858			6,117	19,908	391,073	194,829
TOTAL	467,689		4,928,352	1,442,357	1,757,712	1,247,386		2,476,348	1,051,232	1,821,523	1,470,637
O.D.					7,568					17,097	4,226

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			2,177,943	501,849	344,628			2,474,951	310,062	503,207	400,502
2009	199	17,401	1,680,521	524,994	743,159	226	31,871	1,744,849	339,947	538,966	276,365
2010	240	28,254	1,534,202	284,079	438,153	248	19,588	1,289,370	273,120	277,405	268,330
2011	333,045	8,106	325,592	196,370	179,168	688,717	10,399	277,367	251,954	346,490	259,824
2012	170	16,438	551,749	218,971	237,994	140	14,652	253,303	110,863	261,482	186,062
TOTAL	333,654	70,199	6,270,007	1,726,263	1,943,102	689,331	76,510	6,039,840	1,285,946	1,927,550	1,391,083
O.D.	1	20	844	434	7,918		69	1,537	913	18,251	4,003

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,482,012	6,910,377	1,395,086			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,171,500	-1,968,604	5,212			
TOTAL LOSSES	9,310,512	4,941,773	1,400,298			
EXPECTED LOSSES	10,410,944	7,327,800	1,417,732			
CREDIBILITY	.15	.41	.62			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.090	.579	.164	1.833		
INDICATED (POST-TEST)	1.281	.680	.193	2.154		
PRES. ON RATE LEVEL	1.204	.848	.164	2.216		
DERIVED BY FORMULA	1.216	.779	.182	2.177		
UNDERLYING PRES. RATE	1.219	.858	.166	2.243		
PROPOSED	1.216	.779	.182	2.177		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.277
IND. RATES				2.28	MINIMUM PREMIUM	
MAN. RATES	2.50	2.44	2.33	+ 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		
2008	2,536	18,235	.719						1	1	
2009	1,582	85,708	5.417					3	1	4	
2010	1,580	112,085	7.093					1	3	4	
2011	3,057	61,347	2.006					1		1	
2012	2,418	4,878	.201								
TOTAL	11,173	282,253	2.526						5	5	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					5,349					3,081	9,805
2009				70,523	898				12,645	1,199	443
2010				38,288	13,041				4,257	28,605	27,894
2011				38,847					19,436		3,064
2012											4,878
TOTAL				147,658	19,288				36,338	32,885	46,084

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					6,734					3,897	9,040
2009		15	4,493	78,644	1,517		10	1,495	14,805	1,553	429
2010	8	305	9,869	39,736	14,535		135	3,448	5,813	31,120	26,806
2011	6	601	22,943	33,495	2,045	4	470	13,047	15,368	1,261	2,877
2012											4,658
TOTAL	14	921	37,305	151,875	24,831	4	615	17,990	35,986	37,831	43,810

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	56,849	250,523	43,810	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-67,401	-38,860	115	
TOTAL LOSSES		211,663	43,925	
EXPECTED LOSSES	171,729	148,601	27,039	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.894	.393	2.287
INDICATED (POST-TEST)	.000	2.225	.462	2.687
PRES. ON RATE LEVEL	1.518	1.314	.239	3.071
DERIVED BY FORMULA	1.503	1.332	.246	3.081
UNDERLYING PRES. RATE	1.537	1.330	.242	3.109
PROPOSED	1.498	1.328	.245	3.071

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.212
IND. RATES				3.21	MINIMUM PREMIUM	
MAN. RATES	2.77	3.06	3.23	+ 3.21	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	13,473	97,314	.722						3	3
2009	19,787	501,078	2.532			1	4		4	9
2010	24,277	916,781	3.776			1	5		14	20
2011	22,308	104,880	.470				1		6	7
2012	23,475	358,135	1.525						18	18
TOTAL	103,320	1,978,188	1.915			2	10		45	57

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			118,348	195,369	42,449			44,601	97,827	19,466	35,399
2009			163,549	184,425	10,596			61,789	162,047	4,177	30,160
2010				20,966	256,732				6,505	51,980	36,259
2011					30,773					18,850	27,786
2012					123,345					136,241	98,549
TOTAL			281,897	400,760	463,895			106,390	266,379	230,714	228,153

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					53,444					24,625	32,638
2009	17	1,482	151,355	218,874	14,377	13	1,898	118,642	115,119	6,485	29,195
2010	81	5,104	252,296	204,044	277,604	71	3,740	194,553	176,435	63,329	34,845
2011	7	494	19,451	21,333	30,263	1	278	7,397	6,725	18,624	26,091
2012	20	3,325	107,051	51,587	93,023	32	4,470	76,012	34,470	90,290	94,114
TOTAL	125	10,405	530,153	495,838	468,711	117	10,386	396,604	332,749	203,353	216,883

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	947,790	1,500,651	216,883	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-597,537	-265,918	685	
TOTAL LOSSES	350,253	1,234,733	217,568	
EXPECTED LOSSES	1,574,597	1,021,835	158,080	
CREDIBILITY	.04	.10	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.339	1.195	.211	1.745
INDICATED (POST-TEST)	.398	1.404	.248	2.050
PRES. ON RATE LEVEL	1.506	.977	.151	2.634
DERIVED BY FORMULA	1.462	1.020	.166	2.648
UNDERLYING PRES. RATE	1.524	.989	.153	2.666
PROPOSED	1.454	1.015	.165	2.634

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	TOTAL
IND. RATES				2.76	MINIMUM PREMIUM	
MAN. RATES	2.78	2.80	2.77	+ 2.76	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	69,652	3,074,235	4.413			5	5	55	65
2009	66,733	1,493,491	2.238			2	9	51	62
2010	67,847	2,949,633	4.347			1	13	74	89
2011	69,474	2,473,733	3.560			1	7	58	67
2012	74,171	1,537,441	2.072			1	2	54	58
TOTAL	347,877	11,528,533	3.314			3	10	292	341
O.D.		446							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			814,929	211,715	591,239			726,284	121,281	387,739	221,048
2009			249,624	220,949	225,163			119,813	162,875	329,624	185,443
2010	131,653		135,965	595,363	428,433			64,775	747,452	671,007	174,985
2011	368,428		117,293	282,006	520,977	5,000		60,188	165,013	774,127	180,701
2012	278,886		140,446	38,349	282,230	2,731		37,137	64,443	551,573	141,646
TOTAL	778,967		1,458,257	1,348,382	2,048,042	7,731		1,008,197	1,261,064	2,714,070	903,823
O.D.											446

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			965,236	237,968	744,373			1,593,412	150,874	490,493	203,806
2009	36	3,201	313,211	252,024	260,924	39	6,900	314,769	198,271	384,971	179,509
2010	168,061	7,838	329,446	631,414	466,559	257	11,887	436,526	824,313	753,538	168,161
2011	439,788	10,283	412,687	303,815	512,928	4,677	13,503	350,171	199,635	760,815	169,678
2012	303,279	12,824	427,183	159,463	225,742	6,188	25,440	453,699	179,929	374,258	135,272
TOTAL	911,164	34,146	2,447,763	1,584,684	2,210,526	11,161	57,730	3,148,577	1,553,022	2,764,075	856,426
O.D.											419

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,610,541	8,112,307	856,845			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,183,633	-1,865,348	3,874			
TOTAL LOSSES	3,426,908	6,246,959	860,719			
EXPECTED LOSSES	8,140,322	7,082,777	949,704			
CREDIBILITY	.08	.22	.34			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.985	1.796	.247	3.028		
INDICATED (POST-TEST)	1.157	2.110	.290	3.557		
PRES. ON RATE LEVEL	2.312	2.011	.270	4.593		
DERIVED BY FORMULA	2.220	2.033	.277	4.530		
UNDERLYING PRES. RATE	2.340	2.036	.273	4.649		
PROPOSED	2.220	2.033	.277	4.530		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	4.738
IND. RATES				4.74	MINIMUM PREMIUM	
MAN. RATES	5.11	5.02	4.83	+ 4.74	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
2008	283,174	8,119,339	2.867			17	25	139	181		
2009	250,746	5,352,374	2.134			6	25	133	164		
2010	264,495	7,552,786	2.855			10	23	133	167		
2011	278,622	7,274,905	2.611		2	5	40	144	191		
2012	278,355	4,715,979	1.694				25	154	179		
TOTAL	1,355,392	33,015,383	2.436			2	1	38	138	703	882
O.D.		63,125	.004					3	2	5	

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			2,744,834	936,410	849,429			1,069,473	678,502	1,001,561	839,130
2009			879,206	802,084	1,054,052			461,069	362,776	1,170,443	622,744
2010		9,867	1,914,178	948,151	1,341,881		5,397	980,715	467,525	1,182,039	703,033
2011	6,000		788,224	1,622,937	1,122,814			316,127	1,296,683	1,378,267	743,853
2012			620,604	729,807					1,092,977	1,415,922	856,669
TOTAL	6,000	9,867	6,326,442	4,930,186	5,097,983		5,397	2,827,384	3,898,463	6,148,232	3,765,429
O.D.				9,928	14,908				18,557	12,964	6,768

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			3,356,933	1,052,525	1,069,437			2,713,255	844,056	1,266,975	773,678
2009	127	11,480	1,112,509	918,722	1,217,641	148	25,877	1,178,332	452,575	1,364,489	602,816
2010	539	66,730	2,528,923	1,073,394	1,470,592	577	49,554	2,426,814	589,914	1,320,635	675,615
2011	7,631	51,812	2,066,315	1,555,339	1,179,001	313	63,075	1,695,585	1,162,996	1,429,109	698,478
2012	695	41,325	1,380,682	764,920	612,086	1,469	118,502	2,089,847	975,602	1,041,520	818,119
TOTAL	8,992	171,347	10,445,362	5,364,900	5,548,757	2,507	257,008	10,103,833	4,025,143	6,422,728	3,568,706
O.D.	3	444	14,723	15,241	12,106	3	347	7,467	23,032	11,410	6,474

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	21,012,036	21,423,317	3,575,180			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-8,681,997	-5,226,765	15,305			
TOTAL LOSSES	12,330,039	16,196,552	3,590,485			
EXPECTED LOSSES	22,079,335	19,761,616	3,822,206			
CREDIBILITY	.20	.56	.85			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.910	1.195	.265	2.370		
INDICATED (POST-TEST)	1.069	1.404	.311	2.784		
PRES. ON RATE LEVEL	1.609	1.440	.279	3.328		
DERIVED BY FORMULA	1.501	1.420	.306	3.227		
UNDERLYING PRES. RATE	1.629	1.458	.282	3.369		
PROPOSED	1.501	1.420	.306	3.227		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.375
IND. RATES				3.38	MINIMUM PREMIUM	
MAN. RATES	4.01	3.70	3.50	+ 3.38	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	12,193	373,685	3.064			1	1	7	9
2009	10,838	613,856	5.663				2	8	10
2010	10,007	85,079	.850					4	4
2011	10,171	45,274	.445				1	2	3
2012	9,020	40,914	.453					3	3
TOTAL	52,229	1,158,808	2.219			1	4	24	29

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			128,622	56,505	47,739			29,580	34,980	41,233	35,026
2009				157,399	210,330				72,862	144,839	28,426
2010					25,511					26,153	33,415
2011				1,390	8,925				11,525	14,617	8,817
2012					10,781					12,265	17,868
TOTAL			128,622	215,294	303,286			29,580	119,367	239,107	123,552

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			157,305	63,512	60,103			75,044	43,515	52,160	32,294
2009		162	16,265	179,081	241,623		879	11,914	87,827	168,722	27,516
2010	3	30	2,281	1,196	26,904		84	1,888	1,195	28,321	32,112
2011	1	69	2,870	2,141	8,531	2	382	10,085	10,339	14,858	8,279
2012		293	9,355	4,509	8,129	3	397	6,849	3,103	8,128	17,064
TOTAL	4	554	188,076	250,439	345,290	5	1,742	105,780	145,979	272,189	117,265

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	296,161	1,013,897	117,265			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-344,194	-216,569	349			
TOTAL LOSSES		797,328	117,614			
EXPECTED LOSSES	859,167	803,805	96,623			
CREDIBILITY	.02	.06	.10			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	1.527	.225	1.752		
INDICATED (POST-TEST)	.000	1.794	.264	2.058		
PRES. ON RATE LEVEL	1.625	1.520	.183	3.328		
DERIVED BY FORMULA	1.593	1.536	.191	3.320		
UNDERLYING PRES. RATE	1.645	1.539	.185	3.369		
PROPOSED	1.593	1.536	.191	3.320		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.472
IND. RATES				3.47	MINIMUM PREMIUM	
MAN. RATES	3.83	3.68	3.50	+ 3.47	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	366,531	7,574,477	2.066			10	22	167	199
2009	284,548	3,643,864	1.280			4	14	104	122
2010	276,688	6,224,179	2.249			8	22	97	127
2011	288,645	5,722,476	1.982			7	20	112	139
2012	305,687	5,479,424	1.792			4	25	107	136
TOTAL	1,522,099	28,644,420	1.882			33	103	587	723
O.D.		38,831	.002					3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,631,584	767,091	1,548,801			862,155	483,574	1,632,002	649,270
2009			709,629	370,916	639,724			150,964	227,078	846,605	698,948
2010			1,215,092	556,899	854,049			1,903,780	390,449	750,971	552,939
2011			1,178,060	574,721	830,624			717,021	454,997	1,491,549	475,504
2012			595,742	755,026	561,677			247,107	1,375,091	1,262,013	682,768
TOTAL			5,330,107	3,024,653	4,434,875			3,881,027	2,931,189	5,983,140	3,059,429
O.D.					6,569					24,967	7,295

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,895,332	862,209	1,949,937			1,671,663	601,566	2,064,484	598,627
2009	100	9,086	874,114	429,686	739,537	51	11,206	409,455	283,266	984,938	676,582
2010	300	26,633	1,388,063	631,568	931,544	363	28,763	1,803,283	477,935	844,804	531,374
2011	308	43,399	1,769,440	637,674	860,566	265	68,432	1,830,095	532,028	1,500,051	446,498
2012	840	57,461	1,957,109	839,163	535,793	1,762	144,574	2,652,125	1,051,896	971,838	652,043
TOTAL	1,548	136,579	7,884,058	3,400,300	5,017,377	2,441	252,975	8,366,621	2,946,691	6,366,115	2,905,124
O.D.		113	3,815	1,824	5,525	3	416	7,858	3,733	21,174	6,859

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,656,427	17,762,739	2,911,983			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,368,966	-4,286,029	12,019			
TOTAL LOSSES	11,287,461	13,476,710	2,924,002			
EXPECTED LOSSES	13,470,576	16,119,028	3,089,861			
CREDIBILITY	.22	.60	.92			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.742	.885	.192	1.819		
INDICATED (POST-TEST)	.872	1.040	.226	2.138		
PRES. ON RATE LEVEL	.874	1.046	.201	2.121		
DERIVED BY FORMULA	.874	1.042	.224	2.140		
UNDERLYING PRES. RATE	.885	1.059	.203	2.147		
PROPOSED	.873	1.041	.224	2.138		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.236
IND. RATES				2.24	MINIMUM PREMIUM	
MAN. RATES	2.46	2.32	2.23	+ 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
2008	13,321	409,088	3.071			1	2	11	14
2009	15,044	212,469	1.412				1	4	5
2010	13,722	518,916	3.781			2		6	8
2011	14,723	756,701	5.139			1	1	3	5
2012	13,683	218,307	1.595				2	9	11
TOTAL	70,493	2,115,481	3.001			4	6	33	43
O.D.		1,944	.002						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			118,081	90,106	38,612			16,984	21,884	74,542	48,879
2009				91,017	16,163				38,233	28,542	38,514
2010			240,027		32,761			99,319		94,413	52,396
2011			148,764	105,474	112,465			233,672	61,002	50,707	44,617
2012				30,011	22,885				42,711	86,835	35,865
TOTAL			506,872	316,608	222,886			349,975	163,830	335,039	220,271
O.D.											1,944

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			144,413	101,279	48,612			43,088	27,223	94,296	45,066
2009		29	6,247	101,755	19,120		183	5,116	45,217	33,556	37,282
2010	33	4,984	277,974	6,747	39,076	33	3,355	228,684	8,486	104,758	50,353
2011	50	6,128	248,534	109,866	117,717	75	18,220	495,235	68,847	63,507	41,895
2012	31	1,661	56,000	31,804	20,240	63	5,655	99,240	46,090	61,577	34,251
TOTAL	114	12,802	733,168	351,451	244,765	171	27,413	871,363	195,863	357,694	208,847
O.D.											1,855

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,645,031	1,149,773	210,702			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-435,478	-260,995	663			
TOTAL LOSSES	1,209,553	888,778	211,365			
EXPECTED LOSSES	1,113,085	983,378	169,888			
CREDIBILITY	.03	.08	.12			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.716	1.261	.300	3.277		
INDICATED (POST-TEST)	2.016	1.482	.353	3.851		
PRES. ON RATE LEVEL	1.560	1.378	.238	3.176		
DERIVED BY FORMULA	1.574	1.386	.252	3.212		
UNDERLYING PRES. RATE	1.579	1.395	.241	3.215		
PROPOSED	1.574	1.386	.252	3.212		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.359
IND. RATES				3.36	MINIMUM PREMIUM	
MAN. RATES	3.69	3.52	3.34	+ 3.36	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	125,290	3,932,200	3.138			3	37	60	100
2009	116,825	4,147,357	3.550			3	22	86	111
2010	116,518	3,315,517	2.845			4	21	87	112
2011	122,621	4,073,125	3.321			3	27	64	94
2012	128,579	2,397,795	1.864			4	10	46	60
TOTAL	609,833	17,865,994	2.930			17	117	343	477
O.D.		11,332	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			542,022	1,576,486	261,132			196,744	642,988	414,128	298,700
2009			473,242	1,052,570	847,793			108,250	620,971	769,929	274,602
2010			669,198	787,441	239,536			457,536	290,629	561,873	309,304
2011			576,789	1,061,556	431,970			93,738	756,929	677,097	475,046
2012			624,320	226,479	343,284			144,947	137,682	492,100	428,983
TOTAL			2,885,571	4,704,532	2,123,715			1,001,215	2,449,199	2,915,127	1,786,635
O.D.											11,332

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			662,893	1,771,969	328,769			499,140	799,881	523,871	275,401
2009	67	6,475	646,527	1,191,503	980,449	35	9,186	350,615	741,669	900,827	265,815
2010	213	19,960	967,251	830,400	281,316	239	18,837	1,157,240	352,413	629,847	297,241
2011	282	33,858	1,348,112	988,244	486,884	163	29,631	795,926	661,844	707,059	446,068
2012	340	34,397	1,175,429	369,156	321,802	382	37,368	708,813	217,772	349,404	409,679
TOTAL	902	94,690	4,800,212	5,151,272	2,399,220	819	95,022	3,511,734	2,773,579	3,111,008	1,694,204
O.D.											10,854

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,503,379	13,435,079	1,705,058			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,861,795	-2,957,470	6,795			
TOTAL LOSSES	5,641,584	10,477,609	1,711,853			
EXPECTED LOSSES	7,299,700	11,214,829	1,677,042			
CREDIBILITY	.12	.33	.50			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.925	1.718	.281	2.924		
INDICATED (POST-TEST)	1.087	2.019	.330	3.436		
PRES. ON RATE LEVEL	1.182	1.817	.272	3.271		
DERIVED BY FORMULA	1.171	1.884	.301	3.356		
UNDERLYING PRES. RATE	1.197	1.839	.275	3.311		
PROPOSED	1.171	1.884	.301	3.356		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.510
IND. RATES				3.51	MINIMUM PREMIUM	
MAN. RATES	3.18	3.34	3.44	+ 3.51	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
2008	34,534	715,893	2.073			34,534			1	1	19	21
2009	26,036	278,678	1.070			26,036			1	2	2	5
2010	27,209	472,326	1.735			27,209			1	1	4	6
2011	28,586	303,962	1.063			28,586			1		6	7
2012	31,951	84,832	.265			31,951					4	4
TOTAL	148,316	1,855,691	1.251			148,316			4	4	35	43
O.D.		60,664	.040							1		1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			115,900	16,352	325,540			20,768	15,003	161,404	60,926
2009			114,496	26,856	5,086			41,641	38,243	21,336	31,020
2010			140,132	33,000	94,419			115,024	29,036	43,590	17,125
2011			138,967		39,225			45,125		64,772	15,873
2012					32,670					31,903	20,259
TOTAL			509,495	76,208	496,940			222,558	82,282	323,005	145,203
O.D.					42,289					18,375	

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			141,746	18,380	409,855			52,688	18,664	204,177	56,174
2009	16	1,400	136,006	30,871	6,872	13	1,851	105,032	45,737	25,567	30,027
2010	34	3,259	176,519	41,193	102,892	46	3,978	269,556	37,539	51,092	16,457
2011	19	3,840	158,858	10,708	42,392	12	3,613	96,574	8,593	64,578	14,905
2012	7	880	28,351	13,665	24,640	6	1,037	17,804	8,073	21,144	19,347
TOTAL	76	9,379	641,480	114,817	586,651	77	10,479	541,654	118,606	366,558	136,910
O.D.	7	654	24,976	36,463	2,226	4	443	12,331	14,528	1,192	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,241,560	1,241,041	136,910			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-830,573	-492,192	886			
TOTAL LOSSES	410,987	748,849	137,796			
EXPECTED LOSSES	2,098,671	1,865,816	218,024			
CREDIBILITY	.05	.13	.19			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.277	.505	.093	.875		
INDICATED (POST-TEST)	.325	.593	.109	1.027		
PRES. ON RATE LEVEL	1.398	1.243	.145	2.786		
DERIVED BY FORMULA	1.344	1.159	.138	2.641		
UNDERLYING PRES. RATE	1.415	1.258	.147	2.820		
PROPOSED	1.344	1.159	.138	2.641		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.762
IND. RATES				2.76	MINIMUM PREMIUM	
MAN. RATES	3.30	3.10	2.93	+ 2.76	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	100,014	2,678,267	2.677			3	12	46	61	
2009	92,191	3,531,097	3.830	2	1	4	9	48	64	
2010	113,431	2,661,356	2.346			3	15	41	59	
2011	123,327	3,254,155	2.638			4	10	39	53	
2012	106,013	1,361,746	1.284			1	1	33	35	
TOTAL	534,976	13,486,621	2.521	2	1	15	47	207	272	
O.D.		19,075	.003					2	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			798,511	495,700	268,481			235,771	314,537	421,698	143,569
2009	779,712	171,701	760,505	269,496	318,484	15	66,350	321,311	174,807	429,809	238,907
2010			542,251	434,301	244,541			356,803	459,102	366,245	258,113
2011			1,371,020	156,999	223,089			715,798	232,283	345,953	209,013
2012			185,744	61,060	286,261			64,658	35,364	519,286	209,373
TOTAL	779,712	171,701	3,658,031	1,417,556	1,340,856	15	66,350	1,694,341	1,216,093	2,082,991	1,058,975
O.D.					13,843					3,213	2,019

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			976,579	557,166	338,020			598,151	391,285	533,451	132,371
2009	1,091,641	319,478	935,328	312,752	371,848	2,267	328,783	806,675	217,658	502,919	231,262
2010	156	14,740	741,955	467,034	276,985	268	16,911	973,014	517,505	421,161	248,047
2011	199	36,062	1,484,636	217,653	266,410	210	52,112	1,411,678	256,703	377,569	196,263
2012	126	14,981	501,921	182,149	233,978	243	24,793	452,465	158,282	352,065	199,951
TOTAL	1,092,122	385,261	4,640,419	1,736,754	1,487,241	2,988	422,599	4,241,983	1,541,433	2,187,165	1,007,894
O.D.	2	202	6,510	3,135	13,642		73	1,125	511	2,853	1,876

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,793,284	6,972,734	1,009,770			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,083,556	-2,154,211	4,140			
TOTAL LOSSES	6,709,728	4,818,523	1,013,910			
EXPECTED LOSSES	10,453,432	8,136,986	1,032,504			
CREDIBILITY	.11	.30	.46			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.254	.901	.190	2.345		
INDICATED (POST-TEST)	1.473	1.059	.223	2.755		
PRES. ON RATE LEVEL	1.930	1.503	.191	3.624		
DERIVED BY FORMULA	1.880	1.370	.206	3.456		
UNDERLYING PRES. RATE	1.954	1.521	.193	3.668		
PROPOSED	1.880	1.370	.206	3.456		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.614
IND. RATES				3.61	MINIMUM PREMIUM	
MAN. RATES	4.52	4.22	3.81	+ 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	
2008	211,480	3,637,115	1.719			7	16	40	63	
2009	205,892	2,899,027	1.408			5	17	35	57	
2010	225,510	4,115,371	1.824			5	32	42	79	
2011	242,752	4,936,682	2.033			7	30	48	85	
2012	263,354	5,256,475	1.995			3	5	67	75	
TOTAL	1,148,988	20,844,670	1.814			27	100	232	359	
O.D.		46,729	.004				1		1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,251,524	501,364	338,801			390,684	404,209	411,759	338,774
2009			994,657	334,887	266,608			335,184	212,978	363,637	391,076
2010			1,244,984	634,598	311,875			600,571	551,217	409,545	362,581
2011			1,304,975	733,561	255,174			618,174	960,129	573,352	491,317
2012			938,586	135,156	655,844			1,962,691	142,583	965,721	455,894
TOTAL			5,734,726	2,339,566	1,828,302			3,907,304	2,271,116	2,724,014	2,039,642
O.D.				5,000					39,291		2,438

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,530,614	563,533	426,553			991,165	502,836	520,878	312,350
2009	141	12,300	1,194,613	385,223	314,756	110	15,987	839,055	260,769	426,874	378,562
2010	268	29,075	1,503,401	688,320	363,772	349	23,810	1,428,930	624,887	475,961	348,440
2011	294	46,776	1,899,003	721,081	329,482	329	70,602	1,916,882	850,522	643,862	461,347
2012	283	33,855	1,133,121	412,743	534,847	826	85,980	1,708,024	382,127	691,446	435,379
TOTAL	986	122,006	7,260,752	2,770,900	1,969,410	1,614	196,379	6,884,056	2,621,141	2,759,021	1,936,078
O.D.		76	2,952	4,311	263	6	953	26,371	31,067	2,549	2,311

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,496,151	10,158,662	1,938,389	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,376,729	-2,576,393	8,678	
TOTAL LOSSES	10,119,422	7,582,269	1,947,067	
EXPECTED LOSSES	11,317,532	9,881,296	2,022,220	
CREDIBILITY	.18	.50	.76	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.881	.660	.169	1.710
INDICATED (POST-TEST)	1.035	.776	.199	2.010
PRES. ON RATE LEVEL	.973	.850	.174	1.997
DERIVED BY FORMULA	.984	.813	.193	1.990
UNDERLYING PRES. RATE	.985	.860	.176	2.021
PROPOSED	.987	.816	.194	1.997

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.088
IND. RATES				2.09	MINIMUM PREMIUM	
MAN. RATES	2.46	2.30	2.10	+ 2.09	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	245,882	2,863,705	1.164			1	38	44	83	
2009	235,850	2,924,409	1.239			3	15	59	77	
2010	294,818	6,123,713	2.077			4	42	57	103	
2011	287,481	7,243,998	2.519		1	6	23	40	70	
2012	292,475	7,067,301	2.416			2	8	62	72	
TOTAL	1,356,506	26,223,126	1.933		1	16	126	262	405	
O.D.		799,657	.058			1	3	2	6	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			334,024	959,681	360,958			113,661	558,270	318,393	218,718
2009			832,747	342,918	356,712			218,225	406,179	535,975	231,653
2010			1,565,340	1,064,823	343,087			1,115,190	1,154,200	501,058	380,015
2011	212,100		1,826,814	535,807	344,663	6,243		2,974,254	635,777	450,745	257,595
2012			428,759	292,038	988,479			115,475	3,397,264	1,445,986	399,300
TOTAL	212,100		4,987,684	3,195,267	2,393,899	6,243		4,536,805	6,151,690	3,252,157	1,487,281
O.D.			251,400	51,638	15,096			434,912	29,357	12,786	4,468

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			408,511	1,078,684	454,447			288,358	694,490	402,768	201,658
2009	119	10,403	1,008,113	394,537	416,629	71	12,266	584,455	487,984	627,997	224,240
2010	333	33,720	1,681,692	1,130,879	406,762	641	38,813	2,243,838	1,278,577	602,348	365,194
2011	253,376	40,367	1,644,544	553,121	398,342	6,235	108,396	2,945,004	630,208	534,515	241,882
2012	416	45,155	1,499,898	592,498	791,932	1,752	138,896	2,496,314	1,078,306	1,083,441	381,332
TOTAL	254,244	129,645	6,242,758	3,749,719	2,468,112	8,699	298,371	8,557,969	4,169,565	3,251,069	1,414,306
O.D.	26	4,059	226,412	63,069	20,020	112	10,403	754,570	50,748	23,215	4,317

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,487,268	13,795,517	1,418,623			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,711,094	-3,197,045	6,373			
TOTAL LOSSES	8,776,174	10,598,472	1,424,996			
EXPECTED LOSSES	19,859,248	12,167,860	1,532,853			
CREDIBILITY	.20	.56	.85			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.647	.781	.105	1.533		
INDICATED (POST-TEST)	.760	.918	.123	1.801		
PRES. ON RATE LEVEL	1.446	.886	.112	2.444		
DERIVED BY FORMULA	1.309	.904	.121	2.334		
UNDERLYING PRES. RATE	1.464	.897	.113	2.474		
PROPOSED	1.309	.904	.121	2.334		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.441
IND. RATES				2.44	MINIMUM PREMIUM	
MAN. RATES	3.24	2.92	2.57	+ 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	
2008	98,953	2,251,372	2.275			3	7	38	48	
2009	105,975	2,413,974	2.277			6	8	53	67	
2010	121,400	2,389,080	1.967			4	8	59	71	
2011	136,728	2,740,295	2.004			3	10	61	74	
2012	122,414	2,141,882	1.749			1	6	56	63	
TOTAL	585,470	11,936,603	2.039			17	39	267	323	
O.D.		19,425	.003				1		1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			681,718	177,632	321,539			289,199	260,036	338,503	182,745
2009			1,131,079	113,317	214,023			243,209	139,859	328,619	243,868
2010			556,120	309,766	393,360			305,946	263,380	389,144	171,364
2011			495,637	412,244	472,985			186,955	168,444	765,875	238,155
2012			143,314	207,305	434,760			261,460	185,698	719,042	190,303
TOTAL			3,007,868	1,220,264	1,836,667			1,286,769	1,017,417	2,541,183	1,026,435
O.D.				6,406					9,889		3,130

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			833,741	199,659	404,819			733,699	323,485	428,208	168,491
2009	160	13,882	1,338,858	138,293	254,104	74	11,968	608,667	173,241	384,568	236,064
2010	151	14,319	742,842	347,061	431,645	188	13,373	797,302	309,320	438,051	164,681
2011	167	21,891	886,531	428,892	488,526	81	22,421	593,159	210,529	758,817	223,628
2012	288	22,946	765,773	348,653	357,747	601	57,745	1,109,962	314,760	512,596	181,739
TOTAL	766	73,038	4,567,745	1,462,558	1,936,841	944	105,507	3,842,789	1,331,335	2,522,240	974,603
O.D.	1	101	3,786	5,523	337	2	240	6,642	7,817	643	2,966

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,601,561	7,267,294	977,569	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,625,204	-1,995,409	4,876	
TOTAL LOSSES	3,976,357	5,271,885	982,445	
EXPECTED LOSSES	11,967,006	7,593,546	1,176,795	
CREDIBILITY	.12	.32	.49	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.679	.900	.168	1.747
INDICATED (POST-TEST)	.798	1.058	.197	2.053
PRES. ON RATE LEVEL	2.019	1.281	.199	3.499
DERIVED BY FORMULA	1.872	1.210	.198	3.280
UNDERLYING PRES. RATE	2.044	1.297	.201	3.542
PROPOSED	1.872	1.210	.198	3.280

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.430
IND. RATES				3.43	MINIMUM PREMIUM	
MAN. RATES	4.55	4.09	3.68	+ 3.43	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	179,617	9,311,333	5.183			10	46	95	151
2009	139,993	4,704,986	3.360			6	33	55	94
2010	176,538	2,486,760	1.408			4	18	52	74
2011	175,749	2,658,896	1.512			2	16	40	58
2012	172,180	2,132,942	1.238				4	49	53
TOTAL	844,077	21,294,917	2.523			22	117	291	430
O.D.		10,398	.001					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			2,275,854	910,972	641,168			3,676,004	592,663	731,967	482,705
2009			1,292,333	599,653	355,412			1,233,378	605,581	329,503	289,126
2010			708,855	388,550	183,240			257,858	271,475	335,238	341,544
2011			380,987	431,662	234,139			153,491	684,262	324,326	450,029
2012				252,644	557,068				118,675	720,262	484,293
TOTAL			4,658,029	2,583,481	1,971,027			5,320,731	2,272,656	2,441,296	2,047,697
O.D.					2,535					430	7,433

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			2,119,039	1,023,935	807,231			3,526,372	737,275	925,937	445,054
2009	165	14,357	1,400,622	683,115	419,364	326	43,571	2,499,915	729,431	398,199	279,874
2010	155	17,740	916,977	421,034	214,544	163	11,798	688,608	313,399	378,724	328,224
2011	136	17,847	717,577	412,095	258,737	151	29,019	788,501	560,153	362,934	422,577
2012	340	23,859	787,706	420,126	445,219	325	31,407	543,015	249,288	488,559	462,500
TOTAL	796	73,803	5,941,921	2,960,305	2,145,095	965	115,795	8,046,411	2,589,546	2,554,353	1,938,229
O.D.		2	75	44	2,899		5	10	7	498	7,113

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,179,783	10,252,747	1,945,342			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,965,778	-2,737,210	8,069			
TOTAL LOSSES	9,214,005	7,515,537	1,953,411			
EXPECTED LOSSES	12,593,630	10,331,502	2,017,344			
CREDIBILITY	.15	.41	.62			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.092	.890	.231	2.213		
INDICATED (POST-TEST)	1.283	1.046	.271	2.600		
PRES. ON RATE LEVEL	1.474	1.209	.236	2.919		
DERIVED BY FORMULA	1.445	1.142	.258	2.845		
UNDERLYING PRES. RATE	1.492	1.224	.239	2.955		
PROPOSED	1.445	1.142	.258	2.845		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.975
IND. RATES				2.98	MINIMUM PREMIUM	
MAN. RATES	3.54	3.33	3.07	+ 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
2008	107,195	5,285,277	4.930			9	13	77	99
2009	97,061	5,125,890	5.281	1		7	17	60	85
2010	100,278	2,305,899	2.299			4	11	59	74
2011	104,989	3,607,181	3.435			5	9	38	52
2012	112,593	2,443,528	2.170			1	8	43	52
TOTAL	522,116	18,767,775	3.595	1		26	58	277	362
O.D.		5,537	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,698,880	449,119	362,682			1,660,800	327,554	542,134	244,108
2009	604,090		1,393,610	293,461	263,552	95,642		822,838	945,852	448,354	258,491
2010			626,557	206,418	294,231			318,478	113,283	515,059	231,873
2011			900,902	578,023	263,739			874,469	353,881	378,011	258,156
2012			154,512	389,064	326,426			77,324	647,883	572,315	276,004
TOTAL	604,090		4,774,461	1,916,085	1,510,630	95,642		3,753,909	2,388,453	2,455,873	1,268,632
O.D.											5,537

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,869,173	504,811	456,617			2,697,159	407,477	685,797	225,068
2009	750,134	16,676	1,615,005	341,633	313,704	271,960	35,571	2,023,410	1,126,084	538,412	250,219
2010	129	14,863	791,202	238,338	326,322	141	12,579	785,485	156,778	569,653	222,830
2011	224	31,636	1,280,016	564,738	310,957	249	58,917	1,597,267	359,160	418,761	242,408
2012	438	26,627	901,466	439,030	294,841	875	67,984	1,234,121	519,011	445,900	263,584
TOTAL	750,925	89,802	6,456,862	2,088,550	1,702,441	273,225	175,051	8,337,442	2,568,510	2,658,523	1,204,109
O.D.											5,109

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	16,083,307	9,018,024	1,209,218	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,720,193	-2,004,221	5,678	
TOTAL LOSSES	11,363,114	7,013,803	1,214,896	
EXPECTED LOSSES	12,055,658	7,617,673	1,383,608	
CREDIBILITY	.11	.29	.45	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.176	1.343	.233	3.752
INDICATED (POST-TEST)	2.557	1.578	.274	4.409
PRES. ON RATE LEVEL	2.281	1.441	.262	3.984
DERIVED BY FORMULA	2.311	1.481	.267	4.059
UNDERLYING PRES. RATE	2.309	1.459	.265	4.033
PROPOSED	2.311	1.481	.267	4.059

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	4.245
IND. RATES				4.25	MINIMUM PREMIUM	
MAN. RATES	4.76	4.42	4.19	+ 4.25	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	117,902	5,058,536	4.290			10	16	62	88
2009	100,795	3,655,810	3.626			6	13	41	60
2010	105,912	5,908,117	5.578		1	3	16	49	69
2011	104,654	2,307,717	2.205			2	13	62	77
2012	119,826	3,090,984	2.579			2	9	52	63
TOTAL	549,089	20,021,164	3.646		1	23	67	266	357
O.D.		11,140	.002				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,858,159	568,604	537,242			847,115	435,544	444,420	367,452
2009			1,231,356	470,171	405,645			640,117	417,449	280,121	210,951
2010		728,378	480,115	642,073	555,302		2,000,000	137,827	655,501	462,999	245,922
2011			275,320	384,336	456,261			64,239	230,375	627,121	270,065
2012			317,776	541,235	472,983			143,476	589,379	748,229	277,906
TOTAL		728,378	4,162,726	2,606,419	2,427,433		2,000,000	1,832,774	2,328,248	2,562,890	1,372,296
O.D.				3,053					7,889		198

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			2,245,231	639,112	676,387			2,075,454	541,817	562,191	338,791
2009	175	15,300	1,484,682	540,178	476,489	208	28,109	1,593,701	502,962	335,399	204,201
2010	341	256,040	766,095	693,614	607,853	7,312	721,629	595,078	723,513	527,123	236,331
2011	137	15,622	628,668	392,656	462,918	63	14,393	378,131	239,268	623,299	253,591
2012	623	40,426	1,370,047	628,153	431,058	925	75,477	1,386,195	537,551	561,664	265,400
TOTAL	1,276	327,388	6,494,723	2,893,713	2,654,705	8,508	839,608	6,028,559	2,545,111	2,609,676	1,298,314
O.D.			193	3,404	21		5	915	9,223	102	186

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,701,175	10,715,955	1,298,500			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,253,233	-2,224,015	5,877			
TOTAL LOSSES	8,447,942	8,491,940	1,304,377			
EXPECTED LOSSES	13,370,317	8,450,480	1,433,122			
CREDIBILITY	.11	.30	.47			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.539	1.547	.238	3.324		
INDICATED (POST-TEST)	1.808	1.818	.280	3.906		
PRES. ON RATE LEVEL	2.406	1.520	.258	4.184		
DERIVED BY FORMULA	2.340	1.609	.268	4.217		
UNDERLYING PRES. RATE	2.435	1.539	.261	4.235		
PROPOSED	2.322	1.596	.266	4.184		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	4.376
IND. RATES				4.38	MINIMUM PREMIUM	
MAN. RATES	4.98	4.65	4.40	+ 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	
2008	288,217	8,075,321	2.801			17	19	124	160	
2009	263,611	7,280,807	2.761	2		10	24	87	123	
2010	248,220	5,121,883	2.063			7	17	91	115	
2011	262,744	6,675,245	2.540			4	34	118	156	
2012	282,108	4,759,526	1.687			3	14	105	122	
TOTAL	1,344,900	31,912,782	2.373	2		41	108	525	676	
O.D.		4,801								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			3,639,333	683,487	682,476			1,332,058	278,219	823,654	636,094
2009	799,323		1,913,442	878,156	583,396	61,489		634,646	709,930	990,080	710,345
2010			1,431,405	457,722	745,242			590,888	376,310	941,806	578,510
2011			628,756	1,540,247	1,052,360			352,068	1,344,059	1,066,877	690,878
2012			451,867	511,664	843,528			212,587	786,782	1,310,069	643,029
TOTAL	799,323		8,064,803	4,071,276	3,907,002	61,489		3,122,247	3,495,300	5,132,486	3,258,856
O.D.											4,801

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			4,223,036	768,240	859,238			3,041,843	346,105	1,041,925	586,479
2009	933,239	23,761	2,315,028	1,003,085	687,779	162,142	32,150	1,631,448	857,772	1,161,543	687,614
2010	323	33,932	1,810,944	533,744	822,263	312	25,032	1,510,447	466,044	1,047,568	555,948
2011	431	46,008	1,829,334	1,469,075	1,101,894	327	64,637	1,745,837	1,176,860	1,133,166	648,734
2012	677	53,130	1,785,968	773,657	716,266	1,319	112,733	2,063,390	798,589	957,535	614,093
TOTAL	934,670	156,831	11,964,310	4,547,801	4,187,440	164,100	234,552	9,992,965	3,645,370	5,341,737	3,092,868
O.D.											4,620

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	23,447,428	17,722,348	3,097,488			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,519,304	-3,750,164	13,345			
TOTAL LOSSES	15,928,124	13,972,184	3,110,833			
EXPECTED LOSSES	19,111,029	14,202,144	3,321,903			
CREDIBILITY	.20	.55	.85			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.184	1.039	.231	2.454		
INDICATED (POST-TEST)	1.391	1.221	.271	2.883		
PRES. ON RATE LEVEL	1.404	1.043	.244	2.691		
DERIVED BY FORMULA	1.401	1.141	.267	2.809		
UNDERLYING PRES. RATE	1.421	1.056	.247	2.724		
PROPOSED	1.401	1.141	.267	2.809		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.938
IND. RATES				2.94	MINIMUM PREMIUM	
MAN. RATES	3.00	2.83	2.83	+ 2.94	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
2008	370,290	2,198,323	.593					2	42	34	78
2009	312,744	2,692,400	.860					5	33	14	52
2010	237,323	2,632,921	1.109				1	4	25	18	48
2011	303,592	3,397,951	1.119					2	23	60	85
2012	279,349	3,459,845	1.238					3	9	77	89
TOTAL	1,503,298	14,381,440	.957				1	16	132	203	352
O.D.		32,533	.002							2	2

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			334,036	827,245	98,596			93,567	406,688	130,039	308,152
2009			928,305	604,978	94,657			428,681	373,370	112,577	149,832
2010	925,388		632,744	320,968	74,541	3,000		207,450	227,807	91,614	149,409
2011			316,201	518,926	512,856			649,364	507,370	644,182	249,052
2012			426,727	387,997	1,133,488			173,389	131,752	979,667	226,825
TOTAL	925,388		2,638,013	2,660,114	1,914,138	3,000		1,552,451	1,646,987	1,958,079	1,083,270
O.D.					17,511					6,509	8,513

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			408,526	929,824	124,132			237,379	505,920	164,501	284,116
2009	131	11,134	1,098,578	682,745	119,306	132	17,629	1,029,960	444,818	138,761	145,037
2010	880,334	15,524	804,670	345,218	97,102	4,894	9,017	544,225	253,932	112,153	143,582
2011	163	17,474	699,205	513,732	522,869	198	45,815	1,236,619	484,273	673,651	233,860
2012	627	55,960	1,864,385	800,987	921,008	524	55,301	1,026,907	340,832	673,976	216,618
TOTAL	881,255	100,092	4,875,364	3,272,506	1,784,417	5,748	127,762	4,075,090	2,029,775	1,763,042	1,023,213
O.D.					22,047					8,233	8,031

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,065,311	8,880,020	1,031,244	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,451,086	-1,836,992	3,995	
TOTAL LOSSES	4,614,225	7,043,028	1,035,239	
EXPECTED LOSSES	13,619,880	6,870,071	1,067,341	
CREDIBILITY	.22	.60	.91	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.307	.469	.069	.845
INDICATED (POST-TEST)	.361	.551	.081	.993
PRES. ON RATE LEVEL	.895	.452	.070	1.417
DERIVED BY FORMULA	.778	.511	.080	1.369
UNDERLYING PRES. RATE	.906	.457	.071	1.434
PROPOSED	.778	.511	.080	1.369

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE
IND. RATES				1.43	MINIMUM PREMIUM
MAN. RATES	2.46	1.85	1.49	+ 1.43	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	34,542	1,082,859	3.134			1	10	13	24
2009	31,911	1,594,294	4.996			2	11	15	28
2010	43,086	1,661,866	3.857			2	6	30	38
2011	51,483	1,978,436	3.842			2	16	35	53
2012	52,871	2,769,864	5.238			2	6	29	37
TOTAL	213,893	9,087,319	4.249			9	49	122	180
O.D.		297,456	.139			1	2	3	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			308,327	275,937	38,797			19,420	185,402	82,319	172,657
2009			448,184	344,889	79,703			161,690	380,206	100,513	79,109
2010			532,766	74,678	266,605			276,933	164,838	227,279	118,767
2011			405,299	350,333	245,046			83,442	430,071	319,681	144,564
2012			656,558	332,541	301,404			202,670	555,250	445,872	275,569
TOTAL			2,351,134	1,378,378	931,555			744,155	1,715,767	1,175,664	790,666
O.D.			196,287	14,987	31,307			9,000	12,446	30,131	3,298

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			377,084	310,154	48,846			49,269	230,639	104,133	159,190
2009	64	5,558	549,354	389,181	96,947	52	7,406	435,119	448,791	122,733	76,578
2010	106	11,897	651,311	100,375	292,730	152	10,943	688,731	196,425	258,701	114,135
2011	127	17,319	700,209	347,128	265,893	96	18,467	499,369	372,700	340,320	135,746
2012	444	37,864	1,298,011	433,203	302,848	850	68,276	1,287,335	448,102	362,236	263,168
TOTAL	741	72,638	3,575,969	1,580,041	1,007,264	1,150	105,092	2,959,823	1,696,657	1,188,123	748,817
O.D.	26	4,151	230,130	22,965	38,559	2	379	23,511	15,912	35,286	3,163

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,973,612	5,584,807	751,980			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,053,557	-903,122	2,995			
TOTAL LOSSES	4,920,055	4,681,685	754,975			
EXPECTED LOSSES	5,390,103	3,507,844	654,513			
CREDIBILITY	.06	.16	.25			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.300	2.189	.353	4.842		
INDICATED (POST-TEST)	2.703	2.572	.415	5.690		
PRES. ON RATE LEVEL	2.490	1.620	.302	4.412		
DERIVED BY FORMULA	2.503	1.772	.330	4.605		
UNDERLYING PRES. RATE	2.520	1.640	.306	4.466		
PROPOSED	2.503	1.772	.330	4.605		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	4.816
IND. RATES				4.82	MINIMUM PREMIUM	
MAN. RATES	5.34	4.90	4.64	+ 4.82	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	60,133	3,540,611	5.887			5	30	48	83
2009	37,160	1,035,070	2.785				14	33	47
2010	37,340	1,216,365	3.257			1	13	30	44
2011	45,190	2,149,770	4.757			4	17	29	50
2012	48,980	2,382,384	4.863			2	7	27	36
TOTAL	228,803	10,324,200	4.512			12	81	167	260
O.D.		162,750	.071				7		7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			997,019	718,228	204,385			616,033	450,202	293,122	261,622
2009				189,115	163,832				221,511	324,045	136,567
2010			267,512	270,259	149,497			46,102	169,447	115,388	198,160
2011			582,307	432,937	202,517			163,529	319,436	257,710	191,334
2012			528,830	333,167	203,034			166,357	552,513	397,421	201,062
TOTAL			2,375,668	1,943,706	923,265			992,021	1,713,109	1,387,686	988,745
O.D.				114,287					43,240		5,223

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,219,355	807,286	257,322			1,562,876	560,050	370,801	241,215
2009		138	16,881	213,649	188,674		1,995	33,440	264,880	378,228	132,197
2010	86	7,734	381,337	288,982	168,225	64	3,526	166,485	186,511	131,850	190,432
2011	155	23,007	930,100	422,211	236,590	100	20,989	568,054	285,647	276,938	179,663
2012	405	31,676	1,089,649	380,686	220,453	771	63,468	1,189,282	430,403	327,314	192,014
TOTAL	646	62,555	3,637,322	2,112,814	1,071,264	935	89,978	3,520,137	1,727,491	1,485,131	935,521
O.D.	28	1,101	38,851	114,975	3,294	2	300	10,042	47,204	1,003	4,979

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,361,897	6,563,176	940,500			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,911,299	-1,577,079	3,337			
TOTAL LOSSES	4,450,598	4,986,097	943,837			
EXPECTED LOSSES	7,278,224	5,967,182	828,267			
CREDIBILITY	.06	.17	.26			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.945	2.179	.413	4.537		
INDICATED (POST-TEST)	2.285	2.560	.485	5.330		
PRES. ON RATE LEVEL	3.143	2.576	.358	6.077		
DERIVED BY FORMULA	3.092	2.573	.391	6.056		
UNDERLYING PRES. RATE	3.181	2.608	.362	6.151		
PROPOSED	3.092	2.573	.391	6.056		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	6.334
IND. RATES				6.33	MINIMUM PREMIUM	
MAN. RATES	7.23	6.80	6.39	+ 6.33	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	17,016	545,961	3.208				5	8	13
2009	21,862	106,922	.489					4	4
2010	34,939	1,062,384	3.040			2	4	5	11
2011	40,606	778,512	1.917				5	10	15
2012	42,157	500,559	1.187				3	23	26
TOTAL	156,580	2,994,338	1.912			2	17	50	69
O.D.		79,991	.051					3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				229,128	24,881				125,974	80,671	85,307
2009					31,392					62,777	12,753
2010			363,377	211,581	15,961			132,281	233,624	77,250	28,310
2011				152,913	162,321				252,326	151,120	59,832
2012				88,852	76,220				70,755	158,786	105,946
TOTAL			363,377	682,474	310,775			132,281	682,679	530,604	292,148
O.D.					58,583					7,667	13,741

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				257,539	31,325				156,712	102,049	78,653
2009		20	939	535	35,899		362	1,505	1,148	72,720	12,345
2010	79	9,067	465,905	224,846	28,005	125	6,745	377,159	256,286	94,898	27,206
2011	44	3,252	127,592	149,032	161,854	43	7,159	193,658	212,183	162,273	56,182
2012	97	5,148	173,138	97,690	66,307	101	9,868	172,732	80,154	111,907	101,178
TOTAL	220	17,487	767,574	729,642	323,390	269	24,134	745,054	706,483	543,847	275,564
O.D.	7	291	12,380	5,705	56,968					9,699	12,676

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,567,416	2,375,734	288,240	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-831,692	-627,221	2,058	
TOTAL LOSSES	735,724	1,748,513	290,298	
EXPECTED LOSSES	2,243,791	2,475,530	419,635	
CREDIBILITY	.05	.13	.20	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.470	1.117	.185	1.772
INDICATED (POST-TEST)	.552	1.312	.217	2.081
PRES. ON RATE LEVEL	1.415	1.562	.265	3.242
DERIVED BY FORMULA	1.372	1.530	.255	3.157
UNDERLYING PRES. RATE	1.433	1.581	.268	3.282
PROPOSED	1.372	1.530	.255	3.157

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.302
IND. RATES				3.30	MINIMUM PREMIUM	
MAN. RATES	3.69	3.51	3.41	+ 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
2008	41,346	1,139,425	2.755			3	4	16	23
2009	30,843	292,051	.946				1	15	16
2010	38,820	326,201	.840				2	14	16
2011	43,261	1,299,636	3.004			1	4	16	21
2012	42,307	462,436	1.093				3	11	14
TOTAL	196,577	3,519,749	1.791			4	14	72	90
O.D.		1,127						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			368,493	175,111	179,256			84,286	65,964	188,290	78,025
2009				23,644	46,764				34,579	138,591	48,473
2010				21,976	106,770				46,700	86,637	64,118
2011			128,783	95,385	119,312			91,688	631,087	161,057	72,324
2012				61,778	66,781				105,711	118,162	110,004
TOTAL			497,276	377,894	518,883			175,974	884,041	692,737	372,944
O.D.					302					321	504

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			450,667	196,824	225,684			213,833	82,060	238,188	71,939
2009		30	2,898	27,161	53,645		815	7,328	42,956	160,988	46,922
2010	14	307	14,553	27,461	113,049	13	755	21,455	53,376	95,397	61,617
2011	41	5,481	222,607	100,948	122,924	133	22,890	624,543	518,914	200,585	67,912
2012	67	3,954	132,351	73,686	56,505	140	10,853	191,645	89,603	88,283	105,054
TOTAL	122	9,772	823,076	426,080	571,807	286	35,313	1,058,804	786,909	783,441	353,444
O.D.			26	13	319			22	16	348	473

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,927,421	2,568,933	353,917			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,507,428	-808,724	1,843			
TOTAL LOSSES	419,993	1,760,209	355,760			
EXPECTED LOSSES	3,843,081	3,074,464	444,264			
CREDIBILITY	.06	.15	.23			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.214	.895	.181	1.290		
INDICATED (POST-TEST)	.251	1.052	.213	1.516		
PRES. ON RATE LEVEL	1.932	1.545	.223	3.700		
DERIVED BY FORMULA	1.831	1.471	.221	3.523		
UNDERLYING PRES. RATE	1.955	1.564	.226	3.745		
PROPOSED	1.831	1.471	.221	3.523		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.685
IND. RATES				3.69	MINIMUM PREMIUM	
MAN. RATES	4.37	4.11	3.89	+ 3.69	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	49,024	1,409,018	2.874			2	4	20	26	
2009	39,411	1,060,065	2.689			1	3	32	36	
2010	47,910	1,262,472	2.635				2	26	28	
2011	56,345	2,920,276	5.182			6	7	36	49	
2012	50,973	1,901,119	3.729			3	2	41	47	
TOTAL	243,663	8,552,950	3.510			1	3	155	186	
O.D.		65,036	.026				1	2	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			450,655	133,008	94,841			172,520	201,172	112,101	244,721
2009			214,912	152,108	129,186			190,987	36,140	225,351	111,381
2010				120,509	382,701				53,203	582,970	123,089
2011			1,132,216	187,305	366,364			299,910	218,666	341,726	374,089
2012	3,000		613,193	15,106	345,328	52,797		120,127	4,059	463,345	284,164
TOTAL	3,000		2,410,976	608,036	1,318,420	52,797		783,544	513,240	1,725,493	1,137,444
O.D.				7,939	15,723				405	30,276	10,693

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			551,151	149,501	119,404			437,683	250,258	141,805	225,633
2009	30	2,715	265,312	173,377	150,426	62	9,169	468,640	49,303	263,161	107,817
2010	62	1,444	61,619	141,088	406,070	18	2,410	59,366	82,994	633,112	118,289
2011	215	34,418	1,415,617	253,709	399,597	118	28,678	774,335	222,561	357,699	351,270
2012	3,405	26,797	911,908	212,406	301,627	115,115	25,483	487,539	132,367	315,987	271,377
TOTAL	3,712	65,374	3,205,607	930,081	1,377,124	115,313	65,740	2,227,563	737,483	1,711,764	1,074,386
O.D.	3	550	18,336	13,421	12,277	11	1,000	17,167	7,981	20,092	10,212

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,720,376	4,810,223	1,084,598			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,268,134	-1,064,780	3,038			
TOTAL LOSSES	3,452,242	3,745,443	1,087,636			
EXPECTED LOSSES	5,796,744	4,042,369	738,298			
CREDIBILITY	.06	.18	.27			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.417	1.537	.446	3.400		
INDICATED (POST-TEST)	1.665	1.806	.524	3.995		
PRES. ON RATE LEVEL	2.350	1.639	.299	4.288		
DERIVED BY FORMULA	2.309	1.669	.360	4.338		
UNDERLYING PRES. RATE	2.379	1.659	.303	4.341		
PROPOSED	2.282	1.650	.356	4.288		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	4.485
IND. RATES				4.49	MINIMUM PREMIUM	
MAN. RATES	5.43	4.89	4.51	+ 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	
2008	47,921	1,266,976	2.643	2		1	4	25	32	
2009	41,123	385,576	.937				3	10	13	
2010	39,646	533,405	1.345			1	1	16	18	
2011	45,782	6,327,033	13.819			2	6	20	28	
2012	46,194	810,636	1.754			1	1	23	25	
TOTAL	220,666	9,323,626	4.225	2		5	15	94	116	
O.D.		6,823	.003					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	138,440		224,527	146,439	156,964	3,400		232,031	103,611	149,932	111,632
2009				101,677	42,441				53,405	72,044	116,009
2010			239,824	9,822	43,586			70,460	7,061	90,476	72,176
2011			567,645	357,775	116,959			4,710,658	240,147	166,555	167,294
2012			185,376	70,993	160,659			31,694	26,079	236,438	99,397
TOTAL	138,440		1,217,372	686,706	520,609	3,400		5,044,843	430,303	715,445	566,508
O.D.					2,284					2,222	2,317

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	146,746		274,597	164,598	197,621	11,907		588,663	128,893	189,662	102,925
2009		45	7,709	114,090	49,248		453	7,919	63,748	84,143	112,297
2010	36	5,063	280,943	17,289	50,680	26	2,519	166,224	14,566	99,994	69,361
2011	90	10,603	420,666	328,848	136,012	163	38,171	1,037,366	235,004	196,559	157,089
2012	117	11,942	404,507	136,941	140,210	107	12,127	222,073	77,945	161,405	94,924
TOTAL	146,989	27,653	1,388,422	761,766	573,771	12,203	53,270	2,022,245	520,156	731,763	536,596
O.D.		58	1,983	956	1,723		76	1,240	561	1,473	2,208

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,654,139	2,592,169	538,804	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,106,655	-521,775	2,023	
TOTAL LOSSES	2,547,484	2,070,394	540,827	
EXPECTED LOSSES	2,811,286	1,977,167	500,911	
CREDIBILITY	.06	.17	.25	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.154	.938	.245	2.337
INDICATED (POST-TEST)	1.356	1.102	.288	2.746
PRES. ON RATE LEVEL	1.259	.885	.224	2.368
DERIVED BY FORMULA	1.265	.922	.240	2.427
UNDERLYING PRES. RATE	1.274	.896	.227	2.397
PROPOSED	1.265	.922	.240	2.427

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	TOTAL
IND. RATES				2.54	MINIMUM PREMIUM	
MAN. RATES	2.88	2.62	2.49	+ 2.54	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	8,701	118,317	1.359						6	6
2009	7,307	24,913	.340						1	1
2010	13,785	66,484	.482						2	2
2011	14,353	89,143	.621					1	2	3
2012	13,774	105,341	.764						7	7
TOTAL	57,920	404,198	.698						1	18

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					34,330					76,498	7,489
2009					2,962					14,139	7,812
2010					4,055					48,820	13,609
2011				14,896	6,461				25,708	19,354	22,724
2012					21,250					65,352	18,739
TOTAL				14,896	69,058				25,708	224,163	70,373

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					43,221					96,769	6,905
2009		2	88	50	3,387		82	338	258	16,379	7,562
2010		5	363	191	4,276		155	3,520	2,236	52,868	13,078
2011	2	264	10,282	13,528	6,908	5	757	20,368	21,946	20,352	21,338
2012	2	563	18,446	8,888	16,026	13	2,154	36,459	16,534	43,308	17,896
TOTAL	4	834	29,179	22,657	73,818	18	3,148	60,685	40,974	229,676	66,779

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	93,868	367,125	66,779	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-402,170	-218,897	530	
TOTAL LOSSES		148,228	67,309	
EXPECTED LOSSES	1,055,303	845,632	117,578	
CREDIBILITY	.02	.07	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.256	.116	.372
INDICATED (POST-TEST)	.000	.301	.136	.437
PRES. ON RATE LEVEL	1.800	1.442	.201	3.443
DERIVED BY FORMULA	1.764	1.362	.195	3.321
UNDERLYING PRES. RATE	1.822	1.460	.203	3.485
PROPOSED	1.764	1.362	.195	3.321

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.473
IND. RATES				3.47	MINIMUM PREMIUM	
MAN. RATES	4.27	3.93	3.62	+ 3.47	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	247,900	2,993,424	1.207			4	6	42	52
2009	209,196	1,294,099	.618			1	3	37	41
2010	237,616	1,424,504	.599				11	41	52
2011	249,588	1,691,083	.677			1	10	50	61
2012	242,071	1,931,252	.797			1	10	38	49
TOTAL	1,186,371	9,334,362	.787			7	40	208	255
O.D.		135,901	.011				2		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			971,284	184,660	184,710			896,438	62,872	391,102	302,358
2009			201,851	62,801	210,588			218,874	47,626	362,905	189,454
2010				293,200	325,300				208,454	384,178	213,372
2011			309,111	138,734	339,165			136,442	105,422	439,354	222,855
2012			144,247	408,017	204,439			71,663	488,874	422,546	191,466
TOTAL			1,626,493	1,087,412	1,264,202			1,323,417	913,248	2,000,085	1,119,505
O.D.				98,424					31,828		5,649

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,118,189	207,558	232,547			2,085,063	78,213	494,744	278,774
2009	29	2,592	246,790	75,098	242,798	71	11,127	540,291	65,673	422,890	183,391
2010	77	2,648	95,737	314,863	349,057	63	3,392	95,595	238,158	423,084	205,050
2011	91	12,045	493,138	170,105	340,315	55	15,130	401,886	129,768	437,194	209,261
2012	434	23,706	808,453	401,097	204,067	663	52,110	950,912	390,707	331,231	182,850
TOTAL	631	40,991	2,762,307	1,168,721	1,368,784	852	81,759	4,073,747	902,519	2,109,143	1,059,326
O.D.	18	907	28,630	98,775	2,520	15	806	17,738	29,466	1,593	5,398

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,008,401	5,681,521	1,064,724	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,492,494	-1,378,411	4,513	
TOTAL LOSSES	4,515,907	4,303,110	1,069,237	
EXPECTED LOSSES	6,335,221	5,208,168	1,127,052	
CREDIBILITY	.19	.51	.78	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.381	.363	.090	.834
INDICATED (POST-TEST)	.448	.427	.106	.981
PRES. ON RATE LEVEL	.527	.434	.094	1.055
DERIVED BY FORMULA	.512	.430	.103	1.045
UNDERLYING PRES. RATE	.534	.439	.095	1.068
PROPOSED	.512	.430	.103	1.045

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.093
IND. RATES				1.09	MINIMUM PREMIUM	
MAN. RATES	1.34	1.23	1.11	+ 1.09	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	543,838	15,195,547	2.794	1		26	53	164	244
2009	506,237	13,295,897	2.626	1		16	56	150	223
2010	522,613	7,902,863	1.512			11	38	137	186
2011	561,657	9,296,573	1.655			7	43	161	211
2012	653,993	6,150,878	.940			2	16	127	145
TOTAL	2,788,338	51,841,758	1.859	2		62	206	739	1009
O.D.		233,718	.008			1		4	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	621,587		4,969,776	1,982,710	1,147,532	10,000		2,303,570	1,447,520	1,477,865	1,234,987
2009	153,051		3,470,282	2,036,927	1,512,589	105,283		1,721,975	1,497,183	1,527,305	1,271,302
2010			1,976,594	1,293,531	757,473			880,922	975,436	1,082,170	936,737
2011			1,267,342	1,657,445	1,189,980			682,380	1,942,008	1,460,348	1,097,070
2012			368,251	679,357	1,625,638			275,903	458,118	1,738,892	1,004,719
TOTAL	774,638		12,052,245	7,649,970	6,233,212	115,283		5,864,750	6,320,265	7,286,580	5,544,815
O.D.			153,255		6,548			28,586		26,389	18,940

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	658,882		5,993,405	2,228,566	1,444,738	35,020		5,684,888	1,800,713	1,869,497	1,138,658
2009	214,661	39,056	3,813,559	2,319,676	1,767,498	337,660	66,898	3,564,504	1,799,597	1,800,575	1,230,620
2010	503	51,402	2,626,708	1,400,253	862,533	600	40,669	2,363,619	1,118,590	1,227,138	900,204
2011	522	65,230	2,618,741	1,614,839	1,262,489	522	105,080	2,841,128	1,705,759	1,566,817	1,030,149
2012	996	77,803	2,585,694	1,217,198	1,317,315	1,181	110,380	2,029,948	728,217	1,215,246	959,507
TOTAL	875,564	233,491	17,638,107	8,780,532	6,654,573	374,983	323,027	16,484,087	7,152,876	7,679,273	5,259,138
O.D.	20	4,017	166,044	7,639	12,669	8	2,123	56,776	3,138	31,194	17,964

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	36,158,247	30,321,894	5,277,102			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-11,763,972	-7,817,903	26,700			
TOTAL LOSSES	24,394,275	22,503,991	5,303,802			
EXPECTED LOSSES	30,337,117	30,030,400	6,190,110			
CREDIBILITY	.33	.90	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.875	.807	.190	1.872		
INDICATED (POST-TEST)	1.028	.948	.223	2.199		
PRES. ON RATE LEVEL	1.075	1.064	.219	2.358		
DERIVED BY FORMULA	1.059	.960	.223	2.242		
UNDERLYING PRES. RATE	1.088	1.077	.222	2.387		
PROPOSED	1.059	.960	.223	2.242		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.345
IND. RATES				2.35	MINIMUM PREMIUM	
MAN. RATES	2.91	2.74	2.48	+ 2.35	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	217,428	2,275,131	1.046			5	9	44	58
2009	191,669	1,914,635	.998	1		1	11	36	49
2010	226,636	5,401,528	2.383			6	5	35	46
2011	255,102	1,610,976	.631			1	5	40	46
2012	256,173	1,130,790	.441				3	45	48
TOTAL	1,147,008	12,333,060	1.075	1		13	33	200	247
O.D.		1,457							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			869,593	282,198	178,251			325,074	42,110	312,366	265,539
2009	212,582		165,924	363,003	272,761	86,530		53,552	202,774	333,786	223,723
2010			1,002,826	161,457	373,458			396,111	2,634,263	549,071	284,342
2011			115,914	131,222	317,206			15,695	269,182	448,361	313,396
2012				16,374	284,551				31,151	545,483	253,231
TOTAL	212,582		2,154,257	954,254	1,426,227	86,530		790,432	3,179,480	2,189,067	1,340,231
O.D.											1,457

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,063,513	317,191	224,417			824,713	52,385	395,142	244,827
2009	297,561	2,254	225,559	410,604	315,707	277,157	4,237	160,217	243,976	389,735	216,564
2010	184	21,819	1,202,184	127,625	414,514	318	19,922	1,112,515	652,693	624,135	273,253
2011	65	6,778	275,344	152,190	311,841	51	10,701	282,728	251,547	451,040	294,279
2012	58	8,256	266,691	131,115	216,233	182	19,910	341,401	155,618	364,448	241,836
TOTAL	297,868	39,107	3,033,291	1,138,725	1,482,712	277,708	54,770	2,721,574	1,356,219	2,224,500	1,270,759
O.D.											1,386

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,424,318	6,202,156	1,272,145	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,929,038	-1,559,460	5,953	
TOTAL LOSSES	3,495,280	4,642,696	1,278,098	
EXPECTED LOSSES	7,547,312	5,964,442	1,399,349	
CREDIBILITY	.18	.50	.76	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.305	.405	.111	.821
INDICATED (POST-TEST)	.358	.476	.130	.964
PRES. ON RATE LEVEL	.649	.514	.121	1.284
DERIVED BY FORMULA	.597	.495	.128	1.220
UNDERLYING PRES. RATE	.658	.520	.122	1.300
PROPOSED	.597	.495	.128	1.220

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.276
IND. RATES				1.28	MINIMUM PREMIUM	
MAN. RATES	1.63	1.47	1.35	+ 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
2008	59,041	3,088,785	5.231	1		3	13	31	48
2009	50,896	978,328	1.922				11	34	45
2010	70,411	1,815,740	2.578			2	11	35	48
2011	74,326	2,753,354	3.704			2	15	43	60
2012	74,070	1,226,126	1.655				2	45	47
TOTAL	328,744	9,862,333	3.000	1		7	52	188	248
O.D.		11,458	.003					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	882,619		589,647	529,589	257,482			114,941	277,400	287,016	150,091
2009				296,691	125,384				136,845	304,134	115,274
2010			304,117	301,687	250,290			97,710	340,208	378,513	143,215
2011			265,960	399,082	444,242			231,146	567,568	695,753	149,603
2012				184,218	328,766				81,566	497,421	134,155
TOTAL	882,619		1,159,724	1,711,267	1,406,164			443,797	1,403,587	2,162,837	692,338
O.D.					2,817					8,390	251

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	935,576		721,138	595,259	324,169			291,605	345,084	363,075	138,384
2009		135	22,542	332,936	145,454		1,835	23,146	165,533	354,071	111,585
2010	111	8,862	439,442	326,621	275,858	146	7,736	356,374	381,406	423,872	137,630
2011	146	15,526	624,493	403,667	451,958	164	34,748	934,163	523,314	719,018	140,477
2012	224	15,315	507,176	273,950	266,237	219	21,660	374,563	171,934	337,356	128,118
TOTAL	936,057	39,838	2,314,791	1,932,433	1,463,676	529	65,979	1,979,851	1,587,271	2,197,392	656,194
O.D.		81	2,445	1,179	2,124	3	273	4,680	2,122	5,560	236

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,344,527	7,191,757	656,430	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,360,758	-1,667,328	3,588	
TOTAL LOSSES	2,983,769	5,524,429	660,018	
EXPECTED LOSSES	6,104,776	6,384,208	835,010	
CREDIBILITY	.08	.22	.33	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.908	1.680	.201	2.789
INDICATED (POST-TEST)	1.067	1.974	.236	3.277
PRES. ON RATE LEVEL	1.835	1.918	.251	4.004
DERIVED BY FORMULA	1.774	1.930	.246	3.950
UNDERLYING PRES. RATE	1.857	1.942	.254	4.053
PROPOSED	1.774	1.930	.246	3.950

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	4.131
IND. RATES				4.13	MINIMUM PREMIUM	
MAN. RATES	4.70	4.43	4.21	+ 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	
2008	86,807	1,041,613	1.199			2	2	19	23	
2009	76,581	545,100	.711				2	9	11	
2010	79,016	843,716	1.067				8	13	21	
2011	77,782	700,480	.900			1		12	13	
2012	80,032	590,901	.738				3	20	23	
TOTAL	400,218	3,721,810	.930			3	15	73	91	
O.D.		229,459	.057			1	1	1	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			279,813	111,650	67,783			120,413	59,565	271,419	130,970
2009				9,345	209,471				22,374	195,163	108,747
2010				367,168	38,800				186,684	156,521	94,543
2011			182,626		136,363			249,867		64,364	67,260
2012				94,335	113,435				44,118	188,206	150,807
TOTAL			462,439	582,498	565,852			370,280	312,741	875,673	552,327
O.D.			200,005		28,652			802			

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			342,212	125,494	85,339			305,488	74,099	343,344	120,754
2009		134	6,864	13,996	239,609		1,140	7,269	29,723	226,362	105,267
2010	52	2,781	86,930	377,015	48,425	60	2,436	72,085	204,694	175,809	90,856
2011	40	5,494	228,247	23,044	136,080	69	17,968	487,410	22,906	73,467	63,157
2012	106	6,349	212,040	117,327	94,917	92	9,065	157,469	72,528	128,895	144,021
TOTAL	198	14,758	876,293	656,876	604,370	221	30,609	1,029,721	403,950	947,877	524,055
O.D.	30	4,158	231,746	5,687	33,987		24	1,792	33	21	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,189,550	2,652,801	524,055	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,471,182	-730,276	2,271	
TOTAL LOSSES	718,368	1,922,525	526,326	
EXPECTED LOSSES	3,722,028	2,749,497	580,315	
CREDIBILITY	.09	.25	.38	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.179	.480	.132	.791
INDICATED (POST-TEST)	.210	.564	.155	.929
PRES. ON RATE LEVEL	.919	.679	.143	1.741
DERIVED BY FORMULA	.855	.650	.148	1.653
UNDERLYING PRES. RATE	.930	.687	.145	1.762
PROPOSED	.855	.650	.148	1.653

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.729
IND. RATES				1.73	MINIMUM PREMIUM	
MAN. RATES	2.26	2.01	1.83	+ 1.73	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	246,348	4,713,526	1.913			4	28	104	136
2009	229,103	3,465,305	1.512	1		4	24	78	107
2010	248,510	5,066,803	2.038			6	38	81	125
2011	277,802	5,686,360	2.046			7	33	109	149
2012	263,428	4,292,855	1.629				8	122	130
TOTAL	1,265,191	23,224,849	1.836	1		21	131	494	647
O.D.		336,724	.026			1	2	2	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			637,368	942,500	759,347			275,536	837,226	799,557	461,992
2009	305,000		601,420	534,044	487,148			151,322	358,970	652,779	374,622
2010			893,751	897,389	591,530			470,839	754,609	929,491	529,194
2011			1,116,269	1,255,274	582,091			357,254	824,215	960,408	590,849
2012			305,418	305,418	1,366,162				198,959	1,646,934	775,382
TOTAL	305,000		3,248,808	3,934,625	3,786,278			1,254,951	2,973,979	4,989,169	2,732,039
O.D.			224,048	49,479	5,294			15,207	11,841	17,667	13,188

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			779,502	1,059,369	956,021			699,034	1,041,510	1,011,437	425,957
2009	426,975	7,695	753,075	608,155	565,367	49	10,170	420,961	433,893	762,118	362,634
2010	295	25,914	1,281,016	964,150	659,037	387	25,295	1,364,630	860,742	1,043,992	508,555
2011	379	51,737	2,078,719	1,196,625	659,598	236	51,598	1,389,718	757,266	996,885	554,807
2012	538	47,594	1,553,521	797,562	1,060,671	681	67,078	1,155,516	529,103	1,110,276	740,490
TOTAL	428,187	132,940	6,445,833	4,625,861	3,900,694	1,353	154,141	5,029,859	3,622,514	4,924,708	2,592,443
O.D.	31	2,780	267,052	57,788	7,036	9	997	43,052	17,990	14,753	12,548

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,506,234	17,171,344	2,604,991			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,403,369	-3,801,491	11,405			
TOTAL LOSSES	6,102,865	13,369,853	2,616,396			
EXPECTED LOSSES	16,396,876	14,423,177	2,796,072			
CREDIBILITY	.19	.53	.81			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.482	1.057	.207	1.746		
INDICATED (POST-TEST)	.566	1.242	.243	2.051		
PRES. ON RATE LEVEL	1.280	1.126	.219	2.625		
DERIVED BY FORMULA	1.144	1.187	.238	2.569		
UNDERLYING PRES. RATE	1.296	1.140	.221	2.657		
PROPOSED	1.144	1.187	.238	2.569		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.687
IND. RATES				2.69	MINIMUM PREMIUM	
MAN. RATES	3.37	3.09	2.76	+ 2.69	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	641,080	16,727,824	2.609	1		27	59	244	331
2009	625,689	12,232,098	1.954			19	48	194	261
2010	652,468	15,338,930	2.350	1	1	29	34	194	259
2011	673,962	11,384,352	1.689			18	44	178	240
2012	682,323	7,311,886	1.071	1		4	21	168	194
TOTAL	3,275,522	62,995,090	1.923	3	1	97	206	978	1285
O.D.		873,345	.026			1	4	9	14

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	266,153		4,580,417	2,409,029	2,243,687	75,000		2,082,908	1,563,343	2,035,532	1,471,755
2009			3,191,830	1,360,748	1,452,035			1,564,249	1,315,808	1,994,871	1,352,557
2010	275,301	203,521	5,076,280	1,330,822	2,017,412	50,000	94,843	1,966,633	672,418	1,963,278	1,688,422
2011			2,665,166	1,721,948	1,262,844			1,340,834	1,259,893	1,645,120	1,488,547
2012	3,000		703,775	662,795	1,686,847			374,847	579,626	2,005,606	1,295,390
TOTAL	544,454	203,521	16,217,468	7,485,342	8,662,825	125,000	94,843	7,329,471	5,391,088	9,644,407	7,296,671
O.D.			197,165	122,487	167,788			261,618	13,618	88,063	22,606

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	282,122		5,533,534	2,707,747	2,824,805	262,650		5,114,506	1,944,798	2,574,951	1,356,958
2009	429	37,357	3,623,511	1,563,811	1,692,589	439	67,898	3,461,211	1,595,527	2,339,512	1,309,275
2010	352,401	497,150	6,331,916	1,566,380	2,250,532	109,244	263,703	4,764,656	884,589	2,198,573	1,622,574
2011	716	101,922	4,133,164	1,742,069	1,385,825	541	125,209	3,379,315	1,217,382	1,723,904	1,397,746
2012	4,271	88,142	2,943,899	1,261,581	1,383,571	1,406	135,336	2,507,911	874,929	1,410,468	1,237,097
TOTAL	639,939	724,571	22,566,024	8,841,588	9,537,322	374,280	592,146	19,227,599	6,517,225	10,247,408	6,923,650
O.D.	50	5,994	440,017	171,309	137,195	9	1,365	675,339	28,711	77,039	21,474

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	45,247,333	35,557,797	6,945,124			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-14,559,593	-9,152,509	30,483			
TOTAL LOSSES	30,687,740	26,405,288	6,975,607			
EXPECTED LOSSES	37,242,686	34,687,779	7,533,701			
CREDIBILITY	.37	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.937	.806	.213	1.956		
INDICATED (POST-TEST)	1.101	.947	.250	2.298		
PRES. ON RATE LEVEL	1.124	1.046	.227	2.397		
DERIVED BY FORMULA	1.115	.947	.250	2.312		
UNDERLYING PRES. RATE	1.137	1.059	.230	2.426		
PROPOSED	1.115	.947	.250	2.312		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.418
IND. RATES				2.42	MINIMUM PREMIUM	
MAN. RATES	2.99	2.66	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
2008	187,291	4,959,310	2,647			7	19	70	96
2009	155,227	4,499,397	2,898			7	26	51	84
2010	160,656	3,568,331	2,221			5	15	57	77
2011	150,976	3,357,959	2,224			3	17	46	66
2012	158,559	1,805,335	1,138				10	41	51
TOTAL	812,709	18,190,332	2,238			22	87	265	374
O.D.		2,051							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,383,263	748,282	842,499			522,723	425,977	628,527	408,039
2009			1,205,294	1,307,770	185,061			327,969	782,737	273,707	416,859
2010			895,901	359,842	322,038			789,984	478,661	433,975	287,930
2011			699,685	999,047	280,289			182,425	508,542	447,276	240,695
2012				405,031	207,829				406,337	452,621	333,517
TOTAL			4,184,143	3,819,972	1,837,716			1,823,101	2,602,254	2,236,106	1,687,040
O.D.											2,051

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,691,729	841,071	1,060,706			1,326,148	529,917	795,088	376,212
2009	173	15,004	1,500,573	1,470,091	229,896	105	15,427	885,599	925,075	329,986	403,520
2010	185	20,233	1,063,046	400,856	362,638	379	27,098	1,696,556	554,667	503,233	276,701
2011	272	35,277	1,408,892	924,104	344,476	138	28,222	761,533	452,384	473,074	226,013
2012	418	19,718	668,062	386,948	196,980	522	41,629	735,794	344,049	338,299	318,509
TOTAL	1,048	90,232	6,332,302	4,023,070	2,194,696	1,144	112,376	5,405,630	2,806,092	2,439,680	1,600,955
O.D.											1,918

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,942,732	11,463,538	1,602,873			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,923,484	-2,585,877	6,572			
TOTAL LOSSES	7,019,248	8,877,661	1,609,445			
EXPECTED LOSSES	12,369,431	9,695,619	1,714,815			
CREDIBILITY	.14	.40	.60			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.864	1.092	.198	2.154		
INDICATED (POST-TEST)	1.015	1.283	.233	2.531		
PRES. ON RATE LEVEL	1.504	1.179	.208	2.891		
DERIVED BY FORMULA	1.436	1.221	.223	2.880		
UNDERLYING PRES. RATE	1.522	1.193	.211	2.926		
PROPOSED	1.436	1.221	.223	2.880		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.012
IND. RATES				3.01	MINIMUM PREMIUM	
MAN. RATES	3.50	3.23	3.04	+ 3.01	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	115,027	2,940,618	2.556			5	15	41	61	
2009	98,816	895,740	.906			1	9	20	30	
2010	107,893	1,989,597	1.844			2	13	27	42	
2011	112,041	1,725,912	1.540			1	16	35	52	
2012	116,091	1,476,756	1.272				5	40	45	
TOTAL	549,868	9,028,623	1.642			9	58	163	230	
O.D.		413,213	.075				8	5	13	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			872,031	372,490	588,412			269,755	201,475	433,304	203,151
2009			142,185	225,539	133,675			11,822	96,862	143,707	141,950
2010			364,946	533,600	110,258			118,294	305,171	360,449	196,879
2011			120,388	381,768	232,662			60,258	327,436	335,748	267,652
2012				265,789	351,529				130,395	491,467	237,576
TOTAL			1,499,550	1,779,186	1,416,536			460,129	1,061,339	1,764,675	1,047,208
O.D.				153,716	18,746				143,381	55,989	41,381

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,066,493	418,679	740,815			684,368	250,634	548,130	187,305
2009	20	1,847	184,882	254,790	155,523	3	1,362	43,087	116,046	167,820	137,408
2010	133	11,626	549,337	558,357	134,064	129	7,946	389,645	344,365	403,642	189,201
2011	99	10,320	408,723	359,477	245,089	70	14,480	388,816	291,282	348,122	251,325
2012	307	18,779	625,139	343,896	291,517	257	24,719	429,321	198,008	338,018	226,885
TOTAL	559	42,572	2,834,574	1,935,199	1,567,008	459	48,507	1,935,237	1,200,335	1,805,732	992,124
O.D.	5	783	29,548	168,264	19,077	33	1,913	47,865	169,255	50,998	39,524

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,942,055	6,915,868	1,031,648			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,936,679	-1,702,947	4,244			
TOTAL LOSSES	2,005,376	5,212,921	1,035,892			
EXPECTED LOSSES	7,478,206	6,455,450	1,044,749			
CREDIBILITY	.11	.30	.47			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.365	.948	.188	1.501		
INDICATED (POST-TEST)	.429	1.114	.221	1.764		
PRES. ON RATE LEVEL	1.343	1.160	.188	2.691		
DERIVED BY FORMULA	1.242	1.146	.204	2.592		
UNDERLYING PRES. RATE	1.360	1.174	.190	2.724		
PROPOSED	1.242	1.146	.204	2.592		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.711
IND. RATES				2.71	MINIMUM PREMIUM	
MAN. RATES	3.28	3.06	2.83	+ 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	
2008	20,225	66,912	.330				1		1	2
2009	17,511	8,201	.046						1	1
2010	16,890	95,173	.563						3	3
2011	17,213	142,778	.829						5	5
2012	18,912	65,829	.348						2	2
TOTAL	90,751	378,893	.418						1	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				42,817	8,112				3,695	522	11,766
2009					2,209					3,569	2,423
2010					45,417					37,658	12,098
2011					54,698					79,603	8,477
2012					9,368					26,762	29,699
TOTAL				42,817	119,804				3,695	148,114	64,463

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				48,126	10,213				4,597	660	10,848
2009		2	66	38	2,526		19	86	66	4,135	2,345
2010	5	64	4,061	2,129	47,898		121	2,717	1,724	40,778	11,626
2011	5	292	12,562	5,786	51,831		543	12,798	6,682	76,852	7,960
2012		253	8,132	3,919	7,064	6	883	14,935	6,773	17,735	28,363
TOTAL	10	611	24,821	59,998	119,532	6	1,566	30,536	19,842	140,160	61,142

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	57,550	339,532	61,142	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-316,576	-136,371	496	
TOTAL LOSSES		203,161	61,638	
EXPECTED LOSSES	801,332	515,465	124,328	
CREDIBILITY	.03	.09	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.224	.068	.292
INDICATED (POST-TEST)	.000	.263	.080	.343
PRES. ON RATE LEVEL	.872	.561	.136	1.569
DERIVED BY FORMULA	.846	.534	.128	1.508
UNDERLYING PRES. RATE	.883	.568	.137	1.588
PROPOSED	.846	.534	.128	1.508

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.577
IND. RATES				1.58	MINIMUM PREMIUM	
MAN. RATES	2.01	1.80	1.65	+ 1.58	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	129,618	936,881	.722			1	3	17	21
2009	134,394	672,914	.500				2	17	19
2010	137,780	392,042	.284				1	11	12
2011	143,231	811,135	.566			1	3	7	11
2012	121,410	1,073,045	.883			3	3	14	20
TOTAL	666,433	3,886,017	.583			5	12	66	83
O.D.		12,041	.001					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			294,940	184,005	60,046			82,484	110,400	99,695	105,311
2009				165,781	138,883				54,317	198,860	115,073
2010				56,877	29,297				34,733	132,681	138,454
2011			231,093	103,384	150,431			64,427	64,034	111,352	86,414
2012			533,735	77,748	77,911			156,830	30,700	104,671	91,450
TOTAL			1,059,768	587,795	456,568			303,741	294,184	647,259	536,702
O.D.					1,349					3,114	7,578

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			360,712	206,821	75,597			209,262	137,337	126,115	97,097
2009		124	14,653	187,210	159,978		1,173	11,063	67,132	231,059	111,391
2010	11	469	15,545	59,495	32,057	9	788	20,879	42,823	144,859	133,054
2011	61	8,458	344,794	115,964	156,679	27	6,834	183,893	64,482	114,580	81,143
2012	150	19,542	678,264	139,614	101,028	163	18,592	387,587	60,583	83,386	87,335
TOTAL	222	28,593	1,413,968	709,104	525,339	199	27,387	812,684	372,357	699,999	510,020
O.D.		7	310	143	1,279		21	503	262	3,007	7,272

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,283,894	2,311,490	517,292			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,172,554	-571,540	1,997			
TOTAL LOSSES	1,111,340	1,739,950	519,289			
EXPECTED LOSSES	2,978,956	2,139,251	526,481			
CREDIBILITY	.13	.35	.53			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.167	.261	.078	.506		
INDICATED (POST-TEST)	.196	.307	.092	.595		
PRES. ON RATE LEVEL	.442	.317	.078	.837		
DERIVED BY FORMULA	.410	.314	.085	.809		
UNDERLYING PRES. RATE	.447	.321	.079	.847		
PROPOSED	.410	.314	.085	.809		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	.846
IND. RATES				.85	MINIMUM PREMIUM	
MAN. RATES	1.17	.99	.88	+ .85	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2008	1,258,783	24,023,537	1.908		1	42	89	379	511
2009	1,074,064	24,288,800	2.261	1	1	40	68	302	412
2010	1,180,223	23,032,558	1.951	1	1	34	89	344	469
2011	1,278,142	19,717,837	1.542	1		21	93	366	481
2012	1,316,658	17,106,577	1.299	1		10	67	404	482
TOTAL	6,107,870	108,169,309	1.771	4	3	147	406	1795	2355
O.D.		917,442	.015			2	5	12	19

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2008		11,229	6,916,522	2,642,275	3,057,197		632	3,716,627	1,578,524	3,562,141	2,538,390
2009	134,459	292,204	7,441,656	2,101,685	2,562,803		79,797	4,893,988	1,545,472	3,198,949	2,037,787
2010	683,609	9,244	6,225,442	2,666,763	2,498,076	3,374	10,717	3,329,007	2,366,504	2,898,120	2,341,702
2011	832,160		3,603,420	2,093,244	2,874,501	231		1,910,513	2,019,618	3,903,197	2,480,953
2012	6,000		1,776,204	2,216,461	2,914,659			550,714	2,380,499	4,899,892	2,362,148
TOTAL	1,656,228	312,677	25,963,244	11,720,428	13,907,236	3,605	91,146	14,400,849	9,890,617	18,462,299	11,760,980
O.D.			556,458	35,040	87,632			5,861	116,824	61,274	54,353

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2008		22,211	8,280,948	2,969,916	3,849,006		1,739	7,896,498	1,963,685	4,506,113	2,340,396
2009	189,575	615,744	8,557,957	2,441,214	2,999,175	3,644	536,482	8,501,229	1,918,454	3,755,190	1,972,578
2010	873,318	162,350	7,606,838	2,970,668	2,800,428	9,084	140,202	7,155,290	2,752,631	3,288,317	2,250,376
2011	885,850	141,201	5,748,770	2,277,648	2,968,373	1,047	205,662	5,519,911	2,054,016	3,983,367	2,329,615
2012	9,288	204,966	6,917,202	3,024,098	2,533,157	4,115	362,006	6,560,485	2,627,949	3,508,416	2,255,851
TOTAL	1,958,031	1,146,472	37,111,715	13,683,544	15,150,139	17,890	1,246,091	35,633,413	11,316,735	19,041,403	11,148,816
O.D.	84	12,507	656,142	57,976	108,109	103	7,243	147,495	76,285	75,505	51,745

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	77,937,186	59,509,696	11,200,561			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-22,960,587	-13,606,592	51,640			
TOTAL LOSSES	54,976,599	45,903,104	11,252,201			
EXPECTED LOSSES	58,635,552	51,733,659	12,521,133			
CREDIBILITY	.55	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.900	.752	.184	1.836		
INDICATED (POST-TEST)	1.058	.884	.216	2.158		
PRES. ON RATE LEVEL	.948	.837	.203	1.988		
DERIVED BY FORMULA	1.009	.884	.216	2.109		
UNDERLYING PRES. RATE	.960	.847	.205	2.012		
PROPOSED	1.009	.884	.216	2.109		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.206
IND. RATES				2.21	MINIMUM PREMIUM	
MAN. RATES	2.42	2.37	2.09	+ 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
2008	315,087	9,353,749	2,968	1		19	49	107	176
2009	270,778	5,973,077	2,205			14	29	88	131
2010	250,393	5,415,201	2,162			11	24	109	144
2011	275,183	3,185,904	1,157				35	63	98
2012	246,646	3,200,413	1,297	1			10	78	89
TOTAL	1,358,087	27,128,344	1,998	2		44	147	445	638
O.D.		108,975	.008				2	1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	3,000		3,498,795	1,159,001	881,127	2,964		1,132,284	789,964	1,216,164	670,450
2009			2,455,450	421,976	929,580			652,223	324,449	816,216	373,183
2010			1,741,832	531,848	965,456			496,113	400,275	912,369	367,308
2011				904,482	643,385				614,887	653,604	369,546
2012	470,607			270,657	776,154	272			383,684	849,999	449,040
TOTAL	473,607		7,696,077	3,287,964	4,195,702	3,236		2,280,620	2,513,259	4,448,352	2,229,527
O.D.				33,052	50,000				13,260		12,663

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	3,180		4,250,357	1,302,722	1,109,337	10,380		2,830,630	982,715	1,538,446	618,155
2009	351	30,478	2,931,580	504,355	1,084,581	210	31,671	1,624,869	404,227	955,312	361,241
2010	405	41,175	2,203,201	626,585	1,061,867	295	22,307	1,304,434	486,097	1,014,108	352,983
2011	218	17,534	681,943	847,946	657,266	107	19,376	517,818	540,977	670,918	347,004
2012	512,003	30,398	999,570	525,073	612,244	1,203	53,138	930,569	431,785	599,523	428,833
TOTAL	516,157	119,585	11,066,651	3,806,681	4,525,295	12,195	126,492	7,208,320	2,845,801	4,778,307	2,108,216
O.D.	41	2,464	81,774	45,674	40,881	13	877	15,772	7,489	1,250	12,007

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	19,150,341	16,051,378	2,120,223			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,794,579	-3,999,948	9,147			
TOTAL LOSSES	13,355,762	12,051,430	2,129,370			
EXPECTED LOSSES	14,517,950	14,925,376	2,458,136			
CREDIBILITY	.20	.56	.85			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.983	.887	.157	2.027		
INDICATED (POST-TEST)	1.155	1.042	.184	2.381		
PRES. ON RATE LEVEL	1.056	1.086	.179	2.321		
DERIVED BY FORMULA	1.076	1.061	.183	2.320		
UNDERLYING PRES. RATE	1.069	1.099	.181	2.349		
PROPOSED	1.077	1.061	.183	2.321		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.427
IND. RATES				2.43	MINIMUM PREMIUM	
MAN. RATES	2.46	2.54	2.44	+ 2.43	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	55,922	539,477	.964				3	13	16
2009	50,552	661,236	1.308			1	2	13	16
2010	46,858	1,342,885	2.865			4	3	10	17
2011	49,538	756,116	1.526				6	21	27
2012	48,562	1,096,384	2.257				3	21	24
TOTAL	251,432	4,396,098	1.748			5	17	78	100
O.D.		4,038	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				140,998	62,784				11,998	110,713	212,984
2009			185,551	146,197	52,175			49,926	79,095	81,040	67,252
2010			834,821	20,093	52,692			275,895	19,997	52,950	86,437
2011				238,975	103,274				119,683	153,664	140,520
2012				192,026	312,913				209,945	295,088	86,412
TOTAL			1,020,372	738,289	583,838			325,821	440,718	693,455	593,605
O.D.											4,038

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				158,482	79,045				14,925	140,051	196,371
2009	27	2,313	228,230	165,251	62,091	16	2,558	131,116	94,715	95,327	65,100
2010	113	17,410	965,895	41,138	71,714	101	8,851	626,661	35,146	64,993	83,066
2011	43	4,274	164,861	216,982	110,439	21	3,965	105,059	107,517	156,112	131,948
2012	241	15,164	502,811	273,105	255,066	293	23,506	414,322	193,247	215,379	82,523
TOTAL	424	39,161	1,861,797	854,958	578,355	431	38,880	1,277,158	445,550	671,862	559,008
O.D.											3,856

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,217,851	2,550,725	562,864	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,635,071	-636,995	2,026	
TOTAL LOSSES	1,582,780	1,913,730	564,890	
EXPECTED LOSSES	4,123,485	2,391,119	528,007	
CREDIBILITY	.07	.18	.28	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.630	.761	.225	1.616
INDICATED (POST-TEST)	.740	.894	.264	1.898
PRES. ON RATE LEVEL	1.620	.940	.207	2.767
DERIVED BY FORMULA	1.558	.932	.223	2.713
UNDERLYING PRES. RATE	1.640	.951	.210	2.801
PROPOSED	1.558	.932	.223	2.713

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	TOTAL
IND. RATES				2.84	MINIMUM PREMIUM	
MAN. RATES	3.34	3.10	2.91	+ 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
2008	16,424	346,741	2.111				1	11	12
2009	14,415	771,422	5.351			1	2	10	13
2010	11,369	130,275	1.145					7	7
2011	11,894	134,358	1.129					6	6
2012	13,093	239,706	1.830					6	6
TOTAL	67,195	1,622,502	2.415			1	3	40	44

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				37,154	114,652				24,517	138,215	32,203
2009			222,604	47,547	335,031			26,735	31,163	75,522	32,820
2010					26,511					67,422	36,342
2011					51,498					64,137	18,723
2012					63,299					156,156	20,251
TOTAL			222,604	84,701	590,991			26,735	55,680	501,452	140,339

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				41,761	144,346				30,499	174,842	29,691
2009	31	2,922	273,868	60,369	385,148	10	1,546	69,681	38,222	88,117	31,770
2010	2	40	2,371	1,245	27,958		214	4,864	3,084	73,016	34,925
2011	6	285	11,823	5,448	48,801		440	10,316	5,380	61,919	17,581
2012	12	1,728	54,938	26,469	47,738	50	5,115	87,128	39,514	103,490	19,340
TOTAL	51	4,975	343,000	135,292	653,991	60	7,315	171,989	116,699	501,384	133,307

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	527,390	1,407,366	133,307	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-491,936	-272,473	484	
TOTAL LOSSES	35,454	1,134,893	133,791	
EXPECTED LOSSES	1,231,013	1,021,365	127,672	
CREDIBILITY	.03	.07	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.053	1.689	.199	1.941
INDICATED (POST-TEST)	.062	1.985	.234	2.281
PRES. ON RATE LEVEL	1.810	1.502	.187	3.499
DERIVED BY FORMULA	1.758	1.536	.192	3.486
UNDERLYING PRES. RATE	1.832	1.520	.190	3.542
PROPOSED	1.758	1.536	.192	3.486

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.646
IND. RATES				3.65	MINIMUM PREMIUM	
MAN. RATES	3.81	3.77	3.68	+ 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
2008	345,879	2,916,097	.843			5	22	31	58
2009	300,945	1,764,491	.586			2	10	21	33
2010	316,451	1,726,239	.545			1	5	30	36
2011	293,765	1,732,780	.589			2	8	20	30
2012	188,812	1,279,857	.677				3	23	26
TOTAL	1,445,852	9,419,464	.651			10	48	125	183
O.D.		24,322	.001					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			982,832	620,691	179,651			148,914	358,535	250,455	375,019
2009			388,186	351,155	222,647			142,128	166,479	220,690	273,206
2010			191,367	203,118	332,482			214,246	296,002	284,180	204,844
2011			540,125	310,722	160,750			141,415	190,992	208,556	180,220
2012				190,351	302,658				165,715	405,111	216,022
TOTAL			2,102,510	1,676,037	1,198,188			646,703	1,177,723	1,368,992	1,249,311
O.D.					5,815					10,949	7,558

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,202,004	697,656	226,179			377,795	446,017	316,828	345,768
2009	55	4,921	483,732	398,169	260,007	45	7,188	366,201	200,835	259,019	264,463
2010	93	5,944	295,196	227,296	358,393	168	10,569	595,511	335,191	323,174	196,855
2011	130	19,771	802,853	310,429	188,994	72	15,990	431,729	178,406	220,162	169,227
2012	237	14,831	491,891	267,586	247,171	277	24,237	423,120	196,108	284,129	206,301
TOTAL	515	45,467	3,275,676	1,901,136	1,280,744	562	57,984	2,194,356	1,356,557	1,403,312	1,182,614
O.D.					7,321					13,850	7,232

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,574,560	5,962,920	1,189,846			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,045,971	-1,464,796	4,282			
TOTAL LOSSES	3,528,589	4,498,124	1,194,128			
EXPECTED LOSSES	5,031,565	5,320,736	1,344,641			
CREDIBILITY	.21	.58	.89			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.244	.311	.083	.638		
INDICATED (POST-TEST)	.287	.365	.098	.750		
PRES. ON RATE LEVEL	.344	.363	.092	.799		
DERIVED BY FORMULA	.332	.364	.097	.793		
UNDERLYING PRES. RATE	.348	.368	.093	.809		
PROPOSED	.332	.364	.097	.793		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	.829
IND. RATES				.83	MINIMUM PREMIUM	
MAN. RATES	.96	.90	.84	+ .83	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	151,455	1,168,097	.771			2	8	21	31	
2009	141,231	986,600	.698			3	4	13	20	
2010	143,553	1,345,130	.937			2	4	20	26	
2011	149,181	667,341	.447				6	21	27	
2012	154,799	662,693	.428				1	20	21	
TOTAL	740,219	4,829,861	.652			7	23	95	125	
O.D.		7,958	.001					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			316,584	250,050	62,515			46,748	224,510	114,525	153,165
2009			434,943	138,521	53,362			107,711	65,970	79,295	106,798
2010			289,094	128,221	297,389			75,110	111,007	278,157	166,152
2011				136,475	133,874				51,970	186,287	158,735
2012				30,614	209,841				50,057	259,867	112,314
TOTAL			1,040,621	683,881	756,981			229,569	503,514	918,131	697,164
O.D.					3,555					293	4,110

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			387,182	281,057	78,706			118,599	279,289	144,874	141,218
2009	61	5,340	519,988	158,544	65,287	32	4,907	268,442	80,229	93,635	103,380
2010	87	7,335	387,016	151,238	321,694	64	4,337	223,987	133,341	306,879	159,672
2011	34	2,847	111,342	131,832	134,043	7	2,523	64,830	56,718	183,218	149,052
2012	66	6,746	218,987	110,427	161,302	123	11,804	204,522	94,030	176,953	107,260
TOTAL	248	22,268	1,624,515	833,098	761,032	226	23,571	880,380	643,607	905,559	660,582
O.D.		21	815	377	3,370			48	25	283	3,906

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,552,092	3,147,351	664,488			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,207,595	-693,600	3,137			
TOTAL LOSSES	1,344,497	2,453,751	667,625			
EXPECTED LOSSES	3,079,311	2,627,777	777,231			
CREDIBILITY	.14	.37	.57			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.182	.331	.090	.603		
INDICATED (POST-TEST)	.214	.389	.106	.709		
PRES. ON RATE LEVEL	.411	.351	.103	.865		
DERIVED BY FORMULA	.383	.365	.105	.853		
UNDERLYING PRES. RATE	.416	.355	.105	.876		
PROPOSED	.383	.365	.105	.853		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	.892
IND. RATES				.89	MINIMUM PREMIUM	
MAN. RATES	1.00	.96	.91	+ .89	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	154,108	1,939,200	1.258			1	12	39	52
2009	150,748	2,333,750	1.548		1	2	21	29	53
2010	149,709	2,204,833	1.472			1	18	23	42
2011	163,239	3,170,576	1.942			4	18	32	54
2012	154,528	2,294,434	1.484				5	71	76
TOTAL	772,332	11,942,793	1.546		1	8	74	194	277
O.D.		7,760	.001					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			191,333	218,307	251,471			155,000	186,706	638,362	298,021
2009		62,500	324,143	530,646	136,702		536	153,623	641,377	220,563	263,660
2010			126,044	389,627	211,425			33,096	586,375	654,704	203,562
2011			511,729	596,770	310,463			334,718	799,599	381,804	235,493
2012			72,723	653,229					51,438	1,192,484	324,560
TOTAL		62,500	1,153,249	1,808,073	1,563,290		536	676,437	2,265,495	3,087,917	1,325,296
O.D.					1,588					1,797	4,375

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			234,000	245,377	316,606			393,235	232,261	807,528	274,775
2009	125	116,968	423,920	596,804	162,490	64	10,419	448,908	756,182	265,094	255,223
2010	92	5,786	251,902	410,783	233,310	195	9,198	312,113	651,816	729,648	195,623
2011	187	24,289	975,562	571,561	344,833	230	45,535	1,237,137	687,682	435,668	221,128
2012	180	20,248	654,533	327,037	499,855	407	42,480	726,563	330,810	795,161	309,955
TOTAL	584	167,291	2,539,917	2,151,562	1,557,094	896	107,632	3,117,956	2,658,751	3,033,099	1,256,704
O.D.					1,999					2,273	4,190

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,934,276	9,404,778	1,260,894			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,053,698	-1,493,130	4,626			
TOTAL LOSSES	3,880,578	7,911,648	1,265,520			
EXPECTED LOSSES	5,236,410	5,638,023	1,166,221			
CREDIBILITY	.14	.38	.58			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.502	1.024	.164	1.690		
INDICATED (POST-TEST)	.590	1.203	.193	1.986		
PRES. ON RATE LEVEL	.670	.721	.149	1.540		
DERIVED BY FORMULA	.659	.904	.175	1.738		
UNDERLYING PRES. RATE	.678	.730	.151	1.559		
PROPOSED	.659	.904	.175	1.738		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.817
IND. RATES				1.82	MINIMUM PREMIUM	
MAN. RATES	1.88	1.71	1.62	+ 1.82	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	154,250	2,991,796	1.939			6	18	23	47
2009	137,980	1,186,637	.860				11	17	28
2010	145,936	1,619,348	1.109			2	15	17	34
2011	207,734	3,182,613	1.532			8	14	27	49
2012	185,838	3,464,998	1.864			4	10	32	46
TOTAL	831,738	12,445,392	1.496			20	68	116	204
O.D.		33,416	.004					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			803,251	364,313	280,624			358,986	407,040	391,477	386,105
2009				227,668	203,308				234,063	190,730	330,868
2010			540,650	205,879	99,078			166,912	167,215	225,983	213,631
2011			1,204,194	492,326	150,926			462,879	244,029	305,743	322,516
2012			870,434	368,780	173,848			1,246,888	266,591	296,922	241,535
TOTAL			3,418,529	1,658,966	907,784			2,235,665	1,318,938	1,410,855	1,494,655
O.D.					28,341					2,738	2,337

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			982,377	409,489	353,306			910,749	506,358	495,218	355,989
2009		174	20,501	257,310	234,088		1,220	31,705	277,111	223,957	320,280
2010	101	12,800	675,176	226,765	118,891	101	7,594	443,628	194,275	254,601	205,299
2011	234	39,869	1,623,910	497,315	214,219	165	40,467	1,096,703	251,009	331,995	302,843
2012	450	34,331	1,184,929	402,293	207,169	760	72,917	1,497,265	283,796	260,489	230,666
TOTAL	785	87,174	4,486,893	1,793,172	1,127,673	1,026	122,198	3,980,050	1,512,549	1,566,260	1,415,077
O.D.		19	849	484	32,410		14	65	50	3,172	2,230

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,679,073	6,035,770	1,417,307	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,269,349	-1,389,079	6,925	
TOTAL LOSSES	6,409,724	4,646,691	1,424,232	
EXPECTED LOSSES	5,872,070	5,331,442	1,605,254	
CREDIBILITY	.15	.40	.61	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.771	.559	.171	1.501
INDICATED (POST-TEST)	.906	.657	.201	1.764
PRES. ON RATE LEVEL	.697	.633	.191	1.521
DERIVED BY FORMULA	.728	.643	.197	1.568
UNDERLYING PRES. RATE	.706	.641	.193	1.540
PROPOSED	.728	.643	.197	1.568

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.640
IND. RATES				1.64	MINIMUM PREMIUM	
MAN. RATES	1.24	1.48	1.60	+ 1.64	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	220,584	2,967,519	1.345			3	44	63	110
2009	236,231	6,273,510	2.655			10	36	50	96
2010	266,216	3,113,185	1.169			1	62	26	89
2011	275,541	3,400,746	1.234			4	62	22	88
2012	316,201	2,190,603	.692			1	4	54	59
TOTAL	1,314,773	17,945,563	1.365			19	208	215	442
O.D.		279							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			405,840	701,699	418,470			113,483	781,089	365,058	181,880
2009			2,345,115	370,470	577,529			1,843,147	521,391	402,311	213,547
2010			237,741	976,924	434,065			75,000	801,601	322,997	264,857
2011			871,629	920,134	77,509			240,790	944,849	150,351	195,484
2012			172,072	136,951	523,363			30,932	77,894	1,086,739	162,652
TOTAL			4,032,397	3,106,178	2,030,936			2,303,352	3,126,824	2,327,456	1,018,420
O.D.											279

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			496,343	788,707	526,847			287,907	971,675	461,799	167,693
2009	301	26,089	2,518,259	438,425	679,044	417	55,370	3,160,641	636,629	483,860	206,713
2010	213	12,777	533,308	1,023,795	482,236	247	11,648	451,903	866,107	378,777	254,528
2011	241	37,403	1,501,110	842,690	154,637	224	40,868	1,118,057	776,505	217,378	183,559
2012	241	23,675	785,852	336,254	419,444	434	43,350	756,727	322,298	729,777	155,333
TOTAL	996	99,944	5,834,872	3,429,871	2,262,208	1,322	151,236	5,775,235	3,573,214	2,271,591	967,826
O.D.											266

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,863,605	11,536,884	968,092			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,448,154	-3,122,736	5,581			
TOTAL LOSSES	7,415,451	8,414,148	973,673			
EXPECTED LOSSES	11,609,446	12,056,468	1,262,182			
CREDIBILITY	.20	.54	.83			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.564	.640	.074	1.278		
INDICATED (POST-TEST)	.663	.752	.087	1.502		
PRES. ON RATE LEVEL	.872	.906	.095	1.873		
DERIVED BY FORMULA	.830	.823	.088	1.741		
UNDERLYING PRES. RATE	.883	.917	.096	1.896		
PROPOSED	.830	.823	.088	1.741		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.821
IND. RATES				1.82	MINIMUM PREMIUM	
MAN. RATES	2.49	2.31	1.97	+ 1.82	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	59,978	848,298	1.414			1	1	13	15
2009	59,469	1,098,915	1.847			1	5	5	11
2010	67,818	1,087,031	1.602			4	2	10	16
2011	74,175	192,412	.259					7	7
2012	78,191	190,143	.243				1	6	7
TOTAL	339,631	3,416,799	1.006			6	9	41	56
O.D.		775							

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			329,056	20,220	153,961			83,506	33,713	157,163	70,679
2009			140,129	302,908	67,410			159,834	179,364	121,050	128,220
2010			557,647	92,187	56,396			210,790	21,621	98,092	50,298
2011					73,878					61,629	56,905
2012				713	39,068				6,316	92,928	51,118
TOTAL			1,026,832	416,028	390,713			454,130	241,014	530,862	357,220
O.D.											775

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			402,435	22,727	193,838			211,855	41,939	198,810	65,166
2009	20	1,809	185,382	339,904	80,265	52	7,351	407,870	214,349	143,919	124,117
2010	86	12,237	664,999	108,952	71,870	78	7,010	485,010	36,198	112,288	48,336
2011	11	402	16,967	7,814	69,999		423	9,906	5,170	59,500	53,434
2012	7	1,072	34,765	16,867	29,532	37	3,453	59,359	27,083	62,183	48,818
TOTAL	124	15,520	1,304,548	496,264	445,504	167	18,237	1,174,000	324,739	576,700	339,871
O.D.											745

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,512,596	1,843,207	340,616	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-756,633	-405,875	1,881	
TOTAL LOSSES	1,755,963	1,437,332	342,497	
EXPECTED LOSSES	1,963,068	1,558,907	434,727	
CREDIBILITY	.08	.22	.34	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.517	.423	.101	1.041
INDICATED (POST-TEST)	.607	.497	.119	1.223
PRES. ON RATE LEVEL	.571	.453	.127	1.151
DERIVED BY FORMULA	.574	.463	.124	1.161
UNDERLYING PRES. RATE	.578	.459	.128	1.165
PROPOSED	.574	.463	.124	1.161

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.214
IND. RATES				1.21	MINIMUM PREMIUM	
MAN. RATES	1.24	1.25	1.21	+ 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
2008	56,710	1,299,693	2.291			2	3	13	18
2009	53,144	698,601	1.314			1	1	14	16
2010	61,639	715,974	1.161			1	2	12	15
2011	67,289	626,864	.931				3	18	21
2012	58,656	284,577	.485				2	10	12
TOTAL	297,438	3,625,709	1.219			4	11	67	82
O.D.		10,394	.003					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			426,109	120,440	101,584			353,340	71,896	115,416	110,908
2009			256,745	50,899	110,651			72,380	21,212	107,217	79,497
2010			142,306	41,379	84,123			143,877	87,567	106,231	110,491
2011				161,446	100,199				70,499	214,330	80,390
2012				27,875	70,115				7,003	116,165	63,419
TOTAL			825,160	402,039	466,672			569,597	258,177	659,359	444,705
O.D.					4,549					4,458	1,387

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			521,132	135,374	127,893			896,424	89,438	146,001	102,257
2009	37	3,193	307,362	60,523	128,840	23	3,603	179,002	27,873	125,097	76,953
2010	32	3,359	180,002	49,318	92,249	74	5,665	357,595	103,550	121,639	106,182
2011	35	3,049	118,361	149,797	103,445	14	3,163	81,793	73,726	211,498	75,486
2012	38	2,859	94,416	49,969	55,647	42	4,283	73,144	33,339	77,646	60,565
TOTAL	142	12,460	1,221,273	444,981	508,074	153	16,714	1,587,958	327,926	681,881	421,443
O.D.		5	408	212	4,798		13	319	205	4,828	1,327

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,839,445	1,972,905	422,770	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,049,707	-502,002	1,837	
TOTAL LOSSES	1,789,738	1,470,903	424,607	
EXPECTED LOSSES	2,682,891	1,894,680	461,029	
CREDIBILITY	.07	.20	.31	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.602	.495	.143	1.240
INDICATED (POST-TEST)	.707	.582	.168	1.457
PRES. ON RATE LEVEL	.891	.630	.153	1.674
DERIVED BY FORMULA	.878	.620	.158	1.656
UNDERLYING PRES. RATE	.902	.637	.155	1.694
PROPOSED	.878	.620	.158	1.656

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.732
IND. RATES				1.73	MINIMUM PREMIUM	
MAN. RATES	2.05	1.91	1.76	+ 1.73	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	42,575	930,109	2.184			3	1	7	11
2009	37,361	654,080	1.750			1	2	5	8
2010	37,006	394,750	1.066			1		7	8
2011	31,107	176,373	.566					7	7
2012	32,924	95,188	.289					3	3
TOTAL	180,973	2,250,500	1.244			5	3	29	37
O.D.		17,249	.009						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			509,529	18,156	18,730			277,327	32,736	36,272	37,359
2009			376,809	48,511	15,525			51,940	42,195	54,652	64,448
2010			128,102		143,852			37,899		48,753	36,144
2011					53,818					86,434	36,121
2012					12,695					11,949	70,544
TOTAL			1,014,440	66,667	244,620			367,166	74,931	238,060	244,616
O.D.											17,249

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			623,154	20,407	23,581			703,578	40,724	45,884	34,445
2009	54	4,593	445,039	57,115	20,946	16	2,467	131,045	51,123	64,299	62,386
2010	34	2,835	159,657	9,525	154,118	13	1,315	88,183	3,818	53,754	34,734
2011	4	294	12,354	5,693	51,003		584	13,905	7,255	83,448	33,918
2012		343	11,018	5,308	9,573	3	391	6,677	3,022	7,921	67,370
TOTAL	92	8,065	1,251,222	98,048	259,221	32	4,757	943,388	105,942	255,306	232,853
O.D.											16,697

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,207,556	718,517	249,550			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-548,771	-156,675	761			
TOTAL LOSSES	1,658,785	561,842	250,311			
EXPECTED LOSSES	1,369,966	582,733	208,119			
CREDIBILITY	.05	.15	.22			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.917	.310	.138	1.365		
INDICATED (POST-TEST)	1.077	.364	.162	1.603		
PRES. ON RATE LEVEL	.748	.318	.114	1.180		
DERIVED BY FORMULA	.764	.325	.125	1.214		
UNDERLYING PRES. RATE	.757	.322	.115	1.194		
PROPOSED	.764	.325	.125	1.214		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.269
IND. RATES				1.27	MINIMUM PREMIUM	
MAN. RATES	1.31	1.29	1.24	+ 1.27	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	181,567	2,705,261	1.489			3	14	18	35
2009	193,752	2,742,327	1.415			5	15	13	33
2010	204,203	974,622	.477			1	14	8	23
2011	187,907	791,545	.421				10	9	19
2012	176,435	693,106	.392				2	17	19
TOTAL	943,864	7,906,861	.838			9	55	65	129
O.D.		261,757	.027				4	5	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			996,778	375,129	84,640			682,680	283,536	129,455	153,043
2009			962,698	273,979	144,754			362,988	313,422	429,788	254,698
2010			220,081	262,713	27,968			28,848	264,454	40,641	129,917
2011				318,120	25,081				243,046	70,766	134,532
2012				10,389	147,077				35,284	376,287	124,069
TOTAL			2,179,557	1,240,330	429,520			1,074,516	1,139,742	1,046,937	796,259
O.D.				75,410	45,335				44,656	73,893	22,463

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			906,565	421,645	106,564			877,352	352,719	163,759	141,106
2009	138	11,839	1,149,671	315,007	174,738	122	17,545	919,110	379,829	505,041	246,548
2010	69	6,516	314,410	274,546	39,008	96	3,769	153,518	282,889	53,681	124,850
2011	49	5,070	193,644	276,946	40,501	45	6,410	174,511	198,096	84,080	126,326
2012	33	4,335	140,156	69,199	111,960	150	14,632	251,921	115,139	252,705	118,486
TOTAL	289	27,760	2,704,446	1,357,343	472,771	413	42,356	2,376,412	1,328,672	1,059,266	757,316
O.D.	16	1,244	39,507	89,576	41,916	24	1,809	36,693	59,693	65,363	21,450

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,230,969	4,474,600	778,766	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,134,243	-1,226,923	3,703	
TOTAL LOSSES	3,096,726	3,247,677	782,469	
EXPECTED LOSSES	5,427,217	4,596,617	972,180	
CREDIBILITY	.16	.44	.67	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.328	.344	.083	.755
INDICATED (POST-TEST)	.385	.404	.098	.887
PRES. ON RATE LEVEL	.568	.481	.102	1.151
DERIVED BY FORMULA	.539	.447	.099	1.085
UNDERLYING PRES. RATE	.575	.487	.103	1.165
PROPOSED	.539	.447	.099	1.085

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.134
IND. RATES				1.13	MINIMUM PREMIUM	
MAN. RATES	1.26	1.27	1.21	+ 1.13	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	39,812	140,507	.352				1	7	8
2009	44,438	477,728	1.075			1	2	2	5
2010	49,079	217,893	.443				1	9	10
2011	43,667	108,696	.248					7	7
2012	40,468	189,617	.468					9	9
TOTAL	217,464	1,134,441	.522			1	4	34	39
O.D.		3,599	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				25,502	30,843				7,668	42,523	33,971
2009			259,782	77,297	5,289			14,000	49,770	21,773	49,817
2010				38,485	35,104				25,768	62,971	55,565
2011					26,309					43,196	39,191
2012					70,305					102,015	17,297
TOTAL			259,782	141,284	167,850			14,000	83,206	272,478	195,841
O.D.											3,599

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				28,664	38,832				9,539	53,791	31,321
2009	37	3,170	309,436	88,177	8,556	3	724	39,942	58,797	25,985	48,223
2010	9	330	11,888	40,975	37,806	9	464	12,931	30,150	69,065	53,398
2011	2	139	6,040	2,787	24,931		291	6,943	3,624	41,704	36,800
2012	12	1,903	61,023	29,402	53,023	27	3,320	56,927	25,811	67,612	16,519
TOTAL	60	5,542	388,387	190,005	163,148	39	4,799	116,743	127,921	258,157	186,261
O.D.											3,384

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	515,570	739,231	189,645	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-674,476	-258,305	763	
TOTAL LOSSES		480,926	190,408	
EXPECTED LOSSES	1,720,141	967,715	200,068	
CREDIBILITY	.06	.16	.25	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.221	.088	.309
INDICATED (POST-TEST)	.000	.260	.103	.363
PRES. ON RATE LEVEL	.781	.440	.091	1.312
DERIVED BY FORMULA	.734	.411	.094	1.239
UNDERLYING PRES. RATE	.791	.445	.092	1.328
PROPOSED	.734	.411	.094	1.239

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE
IND. RATES				1.30	MINIMUM PREMIUM
MAN. RATES	1.74	1.54	1.38	+ 1.30	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	178,554	2,375,788	1.330			2	11	47	60
2009	182,164	1,030,909	.565			1	8	33	42
2010	210,949	1,148,719	.544			2	7	23	32
2011	202,388	1,462,376	.722			2	4	23	29
2012	208,201	1,054,201	.506				3	33	36
TOTAL	982,256	7,071,993	.720			7	33	159	199
O.D.		38,085	.003					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			389,645	410,745	594,252			228,027	164,298	390,690	198,131
2009			119,881	230,563	155,884			12,260	104,593	226,381	181,347
2010			296,766	95,748	115,382			96,486	121,868	215,303	207,166
2011			393,380	116,251	219,221			93,648	56,446	358,392	225,038
2012				89,894	306,623				39,826	478,008	139,850
TOTAL			1,199,672	943,201	1,391,362			430,421	487,031	1,668,774	951,532
O.D.					8,017					25,714	4,354

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			476,536	461,677	748,165			578,505	204,386	494,225	182,677
2009	17	1,602	159,726	260,605	180,784	3	1,872	47,019	126,601	263,689	175,544
2010	61	6,998	372,141	109,694	129,233	68	4,910	270,751	142,854	239,717	199,087
2011	94	13,243	543,192	142,003	228,638	36	10,401	274,308	81,256	353,913	211,311
2012	140	11,444	374,376	194,818	240,177	178	18,279	314,091	143,444	320,553	133,557
TOTAL	312	33,287	1,925,971	1,168,797	1,526,997	285	35,462	1,484,674	698,541	1,672,097	902,176
O.D.		127	4,287	2,077	7,077	10	730	12,492	5,715	18,648	4,131

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,497,637	5,099,949	906,307			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,225,815	-1,267,214	3,788			
TOTAL LOSSES	2,271,822	3,832,735	910,095			
EXPECTED LOSSES	3,153,040	4,813,055	923,321			
CREDIBILITY	.16	.45	.69			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.231	.390	.093	.714		
INDICATED (POST-TEST)	.271	.458	.109	.838		
PRES. ON RATE LEVEL	.317	.484	.093	.894		
DERIVED BY FORMULA	.310	.472	.104	.886		
UNDERLYING PRES. RATE	.321	.490	.094	.905		
PROPOSED	.310	.472	.104	.886		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	.926
IND. RATES				.93	MINIMUM PREMIUM	
MAN. RATES	1.01	.96	.94	+ .93	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	286,458	2,678,813	.935			4	11	37	52
2009	249,806	1,580,858	.632				13	34	47
2010	292,408	1,395,522	.477			1	8	38	47
2011	421,432	2,412,298	.572			3	17	29	49
2012	461,101	1,721,428	.373				6	53	59
TOTAL	1,711,205	9,788,919	.572			8	55	191	254
O.D.		13,922							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			670,524	297,051	259,657			348,062	309,113	434,010	360,396
2009				416,867	210,470				266,420	382,305	304,796
2010			119,494	215,965	173,313			38,963	146,984	300,000	400,803
2011			434,684	432,401	216,776			216,147	414,220	327,983	370,087
2012				256,645	326,898				192,327	541,653	403,905
TOTAL			1,224,702	1,618,929	1,187,114			603,172	1,329,064	1,985,951	1,839,987
O.D.											13,922

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			820,051	333,885	326,908			883,033	384,536	549,024	332,285
2009		215	32,693	468,379	243,599		2,344	40,036	318,444	446,296	295,043
2010	65	4,314	201,502	231,411	189,444	57	3,666	156,528	170,891	330,829	385,172
2011	143	19,213	773,877	416,293	244,515	134	27,479	743,452	370,159	353,327	347,512
2012	299	17,764	592,747	326,819	272,035	355	30,424	530,933	245,672	377,121	385,729
TOTAL	507	41,506	2,420,870	1,776,787	1,276,501	546	63,913	2,353,982	1,489,702	2,056,597	1,745,741
O.D.											13,198

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,881,324	6,599,587	1,758,939			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,866,044	-1,565,628	9,221			
TOTAL LOSSES	3,015,280	5,033,959	1,768,160			
EXPECTED LOSSES	4,928,270	6,160,339	1,916,550			
CREDIBILITY	.24	.65	.99			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.176	.294	.103	.573		
INDICATED (POST-TEST)	.207	.345	.121	.673		
PRES. ON RATE LEVEL	.284	.356	.111	.751		
DERIVED BY FORMULA	.266	.349	.121	.736		
UNDERLYING PRES. RATE	.288	.360	.112	.760		
PROPOSED	.266	.349	.121	.736		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	.769
IND. RATES				.77	MINIMUM PREMIUM	
MAN. RATES	.85	.80	.79	+ .77	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	45,028	118,595	.263						7	7
2009	43,632	107,915	.247						4	4
2010	44,179	42,276	.095						2	2
2011	46,065	80,229	.174						5	5
2012	45,697	469,043	1.026					2	6	8
TOTAL	224,601	818,058	.364					2	24	26

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					24,648					44,382	49,565
2009					25,889					46,711	35,315
2010					2,313					25,008	14,955
2011					10,274					13,120	56,835
2012				61,471	52,761				114,363	113,334	127,114
TOTAL				61,471	115,885				114,363	242,555	283,784

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					31,032					56,142	45,699
2009		14	775	441	29,606		270	1,119	856	54,109	34,185
2010			207	109	2,440		82	1,803	1,145	27,083	14,372
2011		48	2,354	1,088	9,735		85	2,119	1,097	12,669	53,368
2012	64	3,568	119,816	67,601	45,896	154	11,282	199,247	93,281	85,904	121,394
TOTAL	64	3,630	123,152	69,239	118,709	154	11,719	204,288	96,379	235,907	269,018

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	343,007	520,234	269,018	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-456,236	-338,111	1,129	
TOTAL LOSSES		182,123	270,147	
EXPECTED LOSSES	1,163,433	1,277,980	282,997	
CREDIBILITY	.06	.17	.26	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.081	.120	.201
INDICATED (POST-TEST)	.000	.095	.141	.236
PRES. ON RATE LEVEL	.512	.562	.124	1.198
DERIVED BY FORMULA	.481	.483	.128	1.092
UNDERLYING PRES. RATE	.518	.569	.126	1.213
PROPOSED	.481	.483	.128	1.092

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.142
IND. RATES				1.14	MINIMUM PREMIUM	
MAN. RATES	1.67	1.48	1.26	+ 1.14	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
2008	3,118	16,401	.526								
2009	2,574	80,287	3.119				2	3		5	
2010	5,971	388,034	6.498				1	4		6	
2011	8,798	370,815	4.214			1		3		4	
2012	6,051	251,524	4.156					5		5	
TOTAL	26,512	1,107,061	4.176			2	3	15		20	
O.D.		35,150	.132					1		1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											16,401
2009				6,776	37,506				15,308	2,650	18,047
2010			225,109	40,000	35,079			18,091	6,158	53,554	10,043
2011			120,703		93,515			20,293		112,802	23,502
2012					123,477					83,710	44,337
TOTAL			345,812	46,776	289,577			38,384	21,466	252,716	112,330
O.D.					25,000					9,772	378

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											15,122
2009		23	1,552	8,195	42,938		20	1,840	17,944	3,266	17,469
2010	40	4,981	270,181	47,407	42,053	9	791	46,283	9,728	58,662	9,651
2011	29	3,661	151,635	15,592	93,154	9	2,198	56,886	10,889	109,827	22,068
2012	24	3,352	107,174	51,644	93,123	29	2,739	46,704	21,186	55,479	42,342
TOTAL	93	12,017	530,542	122,838	271,268	47	5,748	151,713	59,747	227,234	106,652
O.D.	5	674	21,701	10,456	18,855	3	316	5,453	2,472	6,476	361

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	728,312	719,346	107,013			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-144,446	-88,137	311			
TOTAL LOSSES	583,866	631,209	107,324			
EXPECTED LOSSES	384,689	342,005	67,076			
CREDIBILITY	.01	.04	.06			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.202	2.381	.405	4.988		
INDICATED (POST-TEST)	2.587	2.798	.476	5.861		
PRES. ON RATE LEVEL	1.434	1.274	.250	2.958		
DERIVED BY FORMULA	1.446	1.335	.264	3.045		
UNDERLYING PRES. RATE	1.451	1.290	.253	2.994		
PROPOSED	1.446	1.335	.264	3.045		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.185
IND. RATES				3.19	MINIMUM PREMIUM	
MAN. RATES	3.22	3.24	3.11	+ 3.19	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	11,619	347,562	2.991			1	2	7	10	
2009	11,070	116,753	1.054				2	1	3	
2010	18,578	221,100	1.190				1	12	13	
2011	19,536	570,427	2.919				8	15	23	
2012	17,826	174,199	.977					9	9	
TOTAL	78,629	1,430,041	1.819			1	13	44	58	
O.D.		497								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			125,697	41,000	51,733			12,105	28,536	41,723	46,768
2009				71,523	742				20,707	12,282	11,499
2010				9,372	46,536				41,462	67,683	56,047
2011				225,219	97,892				138,539	52,770	56,007
2012					22,291					40,204	111,704
TOTAL			125,697	347,114	219,194			12,105	229,244	214,662	282,025
O.D.											497

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			153,727	46,084	65,133			30,710	35,498	52,781	43,120
2009		15	4,550	79,757	1,348		82	2,695	24,431	14,494	11,131
2010	5	134	6,296	11,759	49,268	13	650	18,387	46,968	74,699	53,861
2011	48	4,022	155,490	204,549	104,612	23	3,735	101,469	113,953	59,932	52,591
2012	2	605	19,350	9,318	16,807	6	1,319	22,423	10,171	26,639	106,677
TOTAL	55	4,776	339,413	351,467	237,168	42	5,786	175,684	231,021	228,545	267,380
O.D.											472

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	525,756	1,048,201	267,852	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-498,095	-328,362	1,097	
TOTAL LOSSES	27,661	719,839	268,949	
EXPECTED LOSSES	1,304,454	1,261,996	249,253	
CREDIBILITY	.03	.08	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.035	.915	.342	1.292
INDICATED (POST-TEST)	.041	1.075	.402	1.518
PRES. ON RATE LEVEL	1.639	1.586	.313	3.538
DERIVED BY FORMULA	1.591	1.545	.325	3.461
UNDERLYING PRES. RATE	1.659	1.605	.317	3.581
PROPOSED	1.591	1.545	.325	3.461

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.620
IND. RATES				3.62	MINIMUM PREMIUM	
MAN. RATES	3.86	3.94	3.72	+ 3.62	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	3,218	519,056	16,129			2			3	5
2009	976	2,712	.277							
2010	2,914	12,661	.434						1	1
2011	3,209	22,122	.689						2	2
2012	4,202	160,209	3,812						2	2
TOTAL	14,519	716,760	4,937			2			8	10
O.D.		160	.001							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			406,785		6,159			87,780		7,333	10,999
2009											2,712
2010					1,317					1,701	9,643
2011					7,111					6,864	8,147
2012					50,109					59,676	50,424
TOTAL			406,785		64,696			87,780		75,574	81,925
O.D.											160

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			497,498		7,754			222,698		9,276	10,141
2009											2,625
2010			118	62	1,388		4	121	78	1,842	9,267
2011		42	1,632	754	6,739		51	1,103	577	6,625	7,650
2012	10	1,357	43,492	20,953	37,790	18	1,948	33,298	15,102	39,550	48,155
TOTAL	10	1,399	542,740	21,769	53,671	18	2,003	257,220	15,757	57,293	77,838
O.D.											150

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	803,390	148,490	77,988	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-114,488	-62,855	142	
TOTAL LOSSES	688,902	85,635	78,130	
EXPECTED LOSSES	296,479	247,695	28,893	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.745	.590	.538	5.873
INDICATED (POST-TEST)	5.575	.693	.632	6.900
PRES. ON RATE LEVEL	2.017	1.685	.197	3.899
DERIVED BY FORMULA	2.053	1.655	.214	3.922
UNDERLYING PRES. RATE	2.042	1.706	.199	3.947
PROPOSED	2.053	1.655	.214	3.922

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	4.102
IND. RATES				4.10	MINIMUM PREMIUM	
MAN. RATES	4.39	4.32	4.10	+ 4.10	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	10,840	135,651	1.251				2	1	3
2009	25,074	1,178,301	4.699			1	11	41	53
2010	22,922	3,005,076	13.110			2	17	47	66
2011	14,352	424,014	2.954				5	2	7
2012	18,253	99,565	.545					5	5
TOTAL	91,441	4,842,607	5.296			3	35	96	134
O.D.		4,084	.004					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				63,981	355				7,533	10,497	53,285
2009			124,010	383,443	196,416			51,984	153,973	181,774	86,701
2010			250,621	977,189	709,674			85,082	290,376	544,912	147,222
2011				245,383	3,178				117,161	8,835	49,457
2012					25,408					41,476	32,681
TOTAL			374,631	1,669,996	935,031			137,066	569,043	787,494	369,346
O.D.					1,826					2,258	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				71,915	447				9,371	13,279	49,129
2009	17	1,695	175,452	431,787	228,231	16	3,255	147,154	184,119	212,999	83,927
2010	261	13,430	572,778	1,037,253	773,121	117	7,357	323,920	335,765	602,058	141,480
2011	39	3,835	145,650	211,915	15,926	19	2,907	80,061	93,377	16,130	46,440
2012	3	688	22,055	10,625	19,160	9	1,369	23,141	10,496	27,493	31,210
TOTAL	320	19,648	915,935	1,763,495	1,036,885	161	14,888	574,276	633,128	871,959	352,186
O.D.		5	164	87	1,926		7	163	104	2,446	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,525,567	4,310,030	352,186	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-148,732	-181,809	439	
TOTAL LOSSES	1,376,835	4,128,221	352,625	
EXPECTED LOSSES	389,539	686,722	112,472	
CREDIBILITY	.03	.09	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.506	4.515	.386	6.407
INDICATED (POST-TEST)	1.770	5.305	.454	7.529
PRES. ON RATE LEVEL	.421	.742	.121	1.284
DERIVED BY FORMULA	.461	1.153	.168	1.782
UNDERLYING PRES. RATE	.426	.751	.123	1.300
PROPOSED	.461	1.153	.168	1.782

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.674
IND. RATES				1.67	MINIMUM PREMIUM	
MAN. RATES	1.30	1.33	1.35	+ 1.67	PRESENT	

+PROPOSED *LIMITED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	1,001	357	.035							
2009	547									
2010	2,580	51,260	1.986						1	1
2011	2,699	17,556	.650						1	2
2012	1,990	1,998	.100							
TOTAL	8,817	71,171	.807						1	2
O.D.		134	.001							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											357
2010					20,000					23,536	7,724
2011				3,001	10,222				381		3,952
2012											1,998
TOTAL				3,001	30,222				381	23,536	14,031
O.D.											134

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											329
2010	3	30	1,790	939	21,092		73	1,696	1,077	25,488	7,423
2011	1	99	4,117	3,668	9,844		8	256	301	25	3,711
2012											1,908
TOTAL	4	129	5,907	4,607	30,936		81	1,952	1,378	25,513	13,371
O.D.											130

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,073	62,434	13,501	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-40,416	-35,683	39	
TOTAL LOSSES		26,751	13,540	
EXPECTED LOSSES	107,127	137,545	8,288	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.303	.154	.457
INDICATED (POST-TEST)	.000	.356	.181	.537
PRES. ON RATE LEVEL	1.200	1.541	.093	2.834
DERIVED BY FORMULA	1.188	1.517	.096	2.801
UNDERLYING PRES. RATE	1.215	1.560	.094	2.869
PROPOSED	1.188	1.517	.096	2.801

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.929
IND. RATES				2.93	MINIMUM PREMIUM	
MAN. RATES	3.31	3.29	2.98	+ 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
2008	70,493	1,259,375	1.786				10	24	34
2009	56,135	1,310,907	2.335			2	5	17	24
2010	51,933	2,513,835	4.840			5	4	23	32
2011	55,378	1,361,967	2.459			2	3	9	14
2012	48,493	1,560,059	3.217			3	4	14	21
TOTAL	282,432	8,006,143	2.835			12	26	87	125
O.D.		4,187	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				400,371	103,793				362,034	156,896	236,281
2009			410,119	128,875	85,055			296,059	84,164	177,760	128,875
2010			749,317	74,530	205,806			776,237	37,173	500,128	170,644
2011			502,867	190,045	40,149			110,717	200,784	216,873	100,532
2012			656,093	171,835	249,640			155,194	107,651	132,497	87,149
TOTAL			2,318,396	965,656	684,443			1,338,207	791,806	1,184,154	723,481
O.D.											4,187

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				450,017	130,672				450,371	198,475	217,851
2009	58	5,030	488,860	148,136	101,254	93	13,145	720,648	106,156	209,542	124,751
2010	121	15,014	824,332	100,768	231,538	197	18,891	1,276,606	85,277	556,766	163,989
2011	99	16,274	663,704	191,842	66,953	68	14,116	381,030	184,701	227,425	94,400
2012	288	30,837	1,059,134	292,470	247,818	255	24,463	491,558	110,910	108,970	83,227
TOTAL	566	67,155	3,036,030	1,183,233	778,235	613	70,615	2,869,842	937,415	1,301,178	684,218
O.D.											3,997

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,044,821	4,200,061	688,215			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,471,794	-872,499	2,117			
TOTAL LOSSES	4,573,027	3,327,562	690,332			
EXPECTED LOSSES	3,651,846	3,233,847	590,282			
CREDIBILITY	.07	.20	.30			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.619	1.178	.244	3.041		
INDICATED (POST-TEST)	1.902	1.384	.287	3.573		
PRES. ON RATE LEVEL	1.277	1.131	.207	2.615		
DERIVED BY FORMULA	1.321	1.182	.231	2.734		
UNDERLYING PRES. RATE	1.293	1.145	.209	2.647		
PROPOSED	1.321	1.182	.231	2.734		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.859
IND. RATES				2.86	MINIMUM PREMIUM	
MAN. RATES	2.67	2.72	2.75	+ 2.86	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	1,466	25,765	1.757						1	1
2009	1,164	16,672	1.432						2	2
2010	1,109	72,200	6.510				1			1
2011	1,020	996	.097							
2012	1,241	295	.023							
TOTAL	6,000	115,928	1.932						1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					657					20,787	4,321
2009					2,924					13,443	305
2010				40,142					30,795		1,263
2011											996
2012											295
TOTAL				40,142	3,581				30,795	34,230	7,180

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					827					26,296	3,984
2009		2	88	50	3,343		77	321	247	15,572	295
2010	6	300	9,124	41,020	821	9	322	10,031	32,585	1,041	1,214
2011											935
2012											282
TOTAL	6	302	9,212	41,070	4,991	9	399	10,352	32,832	42,909	6,710

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	20,280	121,802	6,710	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-33,406	-20,668	42	
TOTAL LOSSES		101,134	6,752	
EXPECTED LOSSES	83,759	77,820	10,560	
CREDIBILITY	.01	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.686	.113	1.799
INDICATED (POST-TEST)	.000	1.981	.133	2.114
PRES. ON RATE LEVEL	1.379	1.281	.174	2.834
DERIVED BY FORMULA	1.365	1.288	.173	2.826
UNDERLYING PRES. RATE	1.396	1.297	.176	2.869
PROPOSED	1.365	1.288	.173	2.826

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE
IND. RATES				2.96	MINIMUM PREMIUM
MAN. RATES	3.25	3.10	2.98	+ 2.96	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	164,382	1,784,187	1.085			2	3	53	58
2009	172,059	1,399,817	.813			1	11	30	42
2010	219,989	2,760,561	1.254			4	10	44	58
2011	232,954	2,944,377	1.263			2	9	60	71
2012	241,280	2,084,817	.864			1	7	50	58
TOTAL	1,030,664	10,973,759	1.065			10	40	237	287
O.D.		244,139	.023			1		4	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			329,511	111,945	554,065			53,797	123,764	384,197	226,908
2009			203,945	264,845	148,281			55,208	249,627	178,110	299,801
2010			810,422	271,596	278,456			400,807	324,438	409,107	265,735
2011			359,898	330,376	545,070			237,487	199,108	567,827	704,611
2012			229,776	492,052	328,457			50,232	332,623	402,736	248,941
TOTAL			1,933,552	1,470,814	1,854,329			797,531	1,229,560	1,941,977	1,745,996
O.D.			117,133		8,315			87,936		19,806	10,949

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			402,992	125,826	697,568			136,483	153,962	486,005	209,209
2009	29	2,626	260,167	299,313	172,963	19	3,425	165,909	295,923	210,016	290,207
2010	173	19,070	1,015,309	308,187	314,483	239	16,989	1,030,549	378,813	464,128	255,371
2011	149	17,449	708,391	359,523	547,424	105	25,373	678,391	221,704	571,891	661,630
2012	552	32,373	1,100,151	523,138	311,474	470	39,390	714,002	295,139	301,855	237,739
TOTAL	903	71,518	3,487,010	1,615,987	2,043,912	833	85,177	2,725,334	1,345,541	2,033,895	1,654,156
O.D.		12	143,831	288	9,335		49	224,220	710	22,229	10,529

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,738,887	7,071,897	1,664,685			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,354,138	-1,559,486	8,487			
TOTAL LOSSES	4,384,749	5,512,411	1,673,172			
EXPECTED LOSSES	6,153,064	6,008,771	1,927,341			
CREDIBILITY	.17	.46	.71			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.425	.535	.162	1.122		
INDICATED (POST-TEST)	.499	.629	.190	1.318		
PRES. ON RATE LEVEL	.590	.576	.184	1.350		
DERIVED BY FORMULA	.575	.600	.188	1.363		
UNDERLYING PRES. RATE	.597	.583	.187	1.367		
PROPOSED	.570	.594	.186	1.350		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.412
IND. RATES				1.41	MINIMUM PREMIUM	
MAN. RATES	1.64	1.49	1.42	+ 1.41	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	95,736	1,717,791	1.794			2	7	20	29
2009	73,608	1,516,835	2.060	1		2	7	11	21
2010	95,954	1,059,680	1.104				10	19	29
2011	108,264	1,353,536	1.250				12	18	30
2012	110,918	1,561,084	1.407	1			6	13	20
TOTAL	484,480	7,208,926	1.488	2		4	42	81	129
O.D.		32,483	.006				1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			378,802	422,962	92,074			384,495	195,149	127,186	117,123
2009	468,750		240,542	248,659	50,124	49,780		110,110	168,112	64,024	116,734
2010				290,123	63,143				440,213	137,893	128,308
2011				373,440	101,064				454,705	324,888	99,439
2012	953,739			170,272	55,251	1,432			196,460	110,500	73,430
TOTAL	1,422,489		619,344	1,505,456	361,656	51,212		494,605	1,454,639	764,491	535,034
O.D.				10,000	1,533					577	20,373

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			449,760	475,408	115,920			928,894	242,766	160,891	107,987
2009	656,114	3,001	299,083	279,859	60,879	159,472	4,975	285,682	199,388	77,283	112,999
2010	45	2,246	71,593	299,424	72,521	138	5,017	153,313	472,107	164,206	123,304
2011	64	6,362	243,766	332,685	115,412	80	13,274	357,452	386,768	343,152	93,373
2012	1,037,009	7,415	252,985	149,244	58,590	3,333	16,611	295,290	138,923	91,771	70,126
TOTAL	1,693,232	19,024	1,317,187	1,536,620	423,322	163,023	39,877	2,020,631	1,439,952	837,303	507,789
O.D.		9	351	11,402	1,452		3	93	50	556	19,514

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	5,253,430	4,250,657	527,303		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-2,118,845	-758,457	2,778		
TOTAL LOSSES	3,134,585	3,492,200	530,081		
EXPECTED LOSSES	5,450,401	2,906,880	644,359		
CREDIBILITY	.10	.28	.43		
PURE PREMIUMS					
INDICATED (PRE-TEST)	.647	.721	.109	1.477	
INDICATED (POST-TEST)	.760	.847	.128	1.735	
PRES. ON RATE LEVEL	1.111	.593	.132	1.836	
DERIVED BY FORMULA	1.076	.664	.130	1.870	
UNDERLYING PRES. RATE	1.125	.600	.133	1.858	
PROPOSED	1.056	.652	.128	1.836	
IND. RATES					
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE
IND. RATES				1.92	MINIMUM PREMIUM
MAN. RATES	2.23	2.03	1.93	+ 1.92	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	154,899	5,648,578	3.646	2		8	21	96	127
2009	139,865	5,758,222	4.116			8	12	106	126
2010	142,265	7,607,432	5.347	2		10	22	99	133
2011	153,300	5,915,275	3.858			9	22	83	114
2012	163,073	3,609,252	2.213			1	14	92	107
TOTAL	753,402	28,538,759	3.788	4		36	91	476	607
O.D.		28,365	.003					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	674,551		1,365,096	709,726	501,896	58,186		701,033	402,259	789,728	446,103
2009			1,383,296	372,974	1,217,478			543,980	378,657	1,334,186	527,651
2010	1,032,321		1,554,493	678,624	904,248	3,173		855,550	746,965	1,292,239	539,819
2011			1,353,511	747,554	845,093			569,189	697,906	1,263,715	438,307
2012			136,500	487,742	714,010			94,500	490,794	1,195,295	490,411
TOTAL	1,706,872		5,792,896	2,996,620	4,182,725	61,359		2,764,252	2,716,581	5,875,163	2,442,291
O.D.					4,205					11,967	12,193

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	715,024		1,669,513	797,735	631,884	203,767		1,778,520	500,410	999,007	411,307
2009	197	17,618	1,680,873	446,778	1,405,352	174	30,277	1,383,365	475,412	1,555,080	510,766
2010	1,317,083	38,339	2,016,416	769,625	996,800	7,282	38,169	2,247,691	885,396	1,446,267	518,766
2011	379	51,477	2,095,098	797,874	891,059	284	65,516	1,758,381	697,680	1,291,143	411,570
2012	593	40,056	1,339,245	672,537	595,783	905	79,416	1,426,945	589,776	845,167	468,343
TOTAL	2,033,276	147,490	8,801,145	3,484,549	4,520,878	212,412	213,378	8,594,902	3,148,674	6,136,664	2,320,752
O.D.					5,294					15,138	11,715

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	20,002,603	17,311,197	2,332,467			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,085,530	-3,925,945	9,678			
TOTAL LOSSES	12,917,073	13,385,252	2,342,145			
EXPECTED LOSSES	18,104,250	14,932,427	2,350,615			
CREDIBILITY	.14	.38	.57			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.714	1.777	.311	3.802		
INDICATED (POST-TEST)	2.014	2.088	.365	4.467		
PRES. ON RATE LEVEL	2.374	1.958	.308	4.640		
DERIVED BY FORMULA	2.324	2.007	.340	4.671		
UNDERLYING PRES. RATE	2.403	1.982	.312	4.697		
PROPOSED	2.308	1.994	.338	4.640		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	4.853
IND. RATES				4.85	MINIMUM PREMIUM	
MAN. RATES	5.12	4.94	4.88	+ 4.85	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	14,869	520,804	3.502			1	2	2	5
2009	13,871	23,884	.172						
2010	17,110	139,772	.816				2	1	3
2011	4,726	234,729	4.966			1	1		2
2012	4,773	132,719	2.780				1	1	2
TOTAL	55,349	1,051,908	1.901			2	6	4	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			251,100	89,585	15,057			48,028	25,520	25,050	66,464
2009											23,884
2010				111,429	966				19,665	1,404	6,308
2011			119,192	40,288				42,852			32,397
2012				38,249	1,598				70,442	5,562	16,868
TOTAL			370,292	279,551	17,621			90,880	115,627	32,016	145,921

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			307,095	100,693	18,957			121,847	31,747	31,689	61,280
2009											23,120
2010	17	830	25,413	113,910	3,296	4	206	6,509	20,873	2,186	6,062
2011	21	3,729	152,319	40,362	6,603	12	3,004	81,815	3,000	1,945	30,421
2012	36	1,371	47,443	29,002	5,006	69	4,833	86,877	41,197	10,333	16,109
TOTAL	74	5,930	532,270	283,967	33,862	85	8,043	297,048	96,817	46,153	136,992

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	843,450	460,799	136,992	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-503,094	-208,314	442	
TOTAL LOSSES	340,356	252,485	137,434	
EXPECTED LOSSES	1,197,752	730,607	181,544	
CREDIBILITY	.02	.07	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.615	.456	.248	1.319
INDICATED (POST-TEST)	.723	.536	.291	1.550
PRES. ON RATE LEVEL	2.138	1.304	.324	3.766
DERIVED BY FORMULA	2.110	1.250	.321	3.681
UNDERLYING PRES. RATE	2.164	1.320	.328	3.812
PROPOSED	2.110	1.250	.321	3.681

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.850
IND. RATES				3.85	MINIMUM PREMIUM	
MAN. RATES	4.73	4.32	3.96	+ 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
2008	31,966	1,097,653	3.433			2	1	14	17
2009	27,753	508,353	1.831			2		6	8
2010	31,744	710,439	2.238			1		13	14
2011	37,906	542,613	1.431			1	3	12	16
2012	36,016	297,841	.826				2	17	19
TOTAL	165,385	3,156,899	1.909			6	6	62	74
O.D.		4,736	.002						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			518,286	78,845	40,254			182,552	121,148	118,789	37,779
2009			257,356		86,796			45,937		65,354	52,910
2010			154,232		258,706			47,601		192,079	57,821
2011			128,655	66,354	74,707			62,674	57,359	93,247	59,617
2012				5,801	57,200				21,778	150,089	62,973
TOTAL			1,058,529	151,000	517,663			338,764	200,285	619,558	271,100
O.D.											4,736

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			633,863	88,622	50,680			463,134	150,708	150,267	34,832
2009	36	3,179	304,141	3,369	101,206	13	2,261	111,981	1,901	76,102	51,217
2010	51	3,552	199,876	15,475	275,741	18	2,072	120,182	10,790	209,208	55,566
2011	32	4,792	195,062	71,191	79,114	26	6,435	173,144	57,563	96,589	55,980
2012	8	1,731	56,633	28,209	43,715	62	6,378	109,634	50,275	101,521	60,139
TOTAL	127	13,254	1,389,575	206,866	550,456	119	17,146	978,075	271,237	633,687	257,734
O.D.											4,545

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,398,296	1,662,246	262,279	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,093,759	-400,480	898	
TOTAL LOSSES	1,304,537	1,261,766	263,177	
EXPECTED LOSSES	2,811,545	1,528,158	213,347	
CREDIBILITY	.05	.14	.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.789	.763	.159	1.711
INDICATED (POST-TEST)	.927	.897	.187	2.011
PRES. ON RATE LEVEL	1.679	.913	.128	2.720
DERIVED BY FORMULA	1.641	.911	.140	2.692
UNDERLYING PRES. RATE	1.700	.924	.129	2.753
PROPOSED	1.641	.911	.140	2.692

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	TOTAL
IND. RATES				2.82	MINIMUM PREMIUM	
MAN. RATES	3.20	3.04	2.86	+ 2.82	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	41,803	2,759,659	6.601			4	7	16	27
2009	34,568	1,123,720	3.250			1	4	20	25
2010	40,020	1,116,633	2.790			3	6	19	28
2011	44,178	1,642,771	3.718			3	8	13	24
2012	43,302	653,618	1.509				3	18	21
TOTAL	203,871	7,296,401	3.579			11	28	86	125
O.D.		2,790	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,188,192	217,923	66,989			958,049	92,092	62,219	174,195
2009			262,502	226,528	122,892			75,256	222,725	149,206	64,611
2010			684,837	50,075	85,083			84,427	90,037	89,479	32,695
2011			702,222	235,031	44,153			312,833	193,595	76,589	78,348
2012				57,445	194,196				45,080	290,931	65,966
TOTAL			2,837,753	787,002	513,313			1,430,565	643,529	668,424	415,815
O.D.											2,790

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,200,271	244,946	84,339			1,631,164	114,562	78,708	160,608
2009	37	3,312	325,591	256,590	144,104	26	4,066	210,284	264,255	176,357	62,543
2010	101	14,595	803,741	70,037	103,658	59	3,804	224,382	102,911	102,079	31,420
2011	129	22,178	906,163	240,478	80,614	118	27,165	739,538	181,407	100,686	73,569
2012	90	7,256	237,727	123,770	152,165	126	12,516	215,944	99,079	197,069	62,998
TOTAL	357	47,341	3,473,493	935,821	564,880	329	47,551	3,021,312	762,214	654,899	391,138
O.D.											2,665

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,590,383	2,917,814	393,803			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,869,596	-660,843	1,450			
TOTAL LOSSES	4,720,787	2,256,971	395,253			
EXPECTED LOSSES	4,772,620	2,509,652	352,697			
CREDIBILITY	.06	.16	.24			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.316	1.107	.194	3.617		
INDICATED (POST-TEST)	2.721	1.301	.228	4.250		
PRES. ON RATE LEVEL	2.313	1.216	.171	3.700		
DERIVED BY FORMULA	2.337	1.230	.185	3.752		
UNDERLYING PRES. RATE	2.341	1.231	.173	3.745		
PROPOSED	2.337	1.230	.185	3.752		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.924
IND. RATES				3.92	MINIMUM PREMIUM	
MAN. RATES	4.26	4.06	3.89	+ 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	
2008										
2009										
2010	25									
2011	5,375	194	.003							
2012	7,791	1,942	.024							
TOTAL	13,191	2,136	.016							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											194
2012											1,942
TOTAL											2,136

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											182
2012											1,855
TOTAL											2,037

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			2,037	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,899	-4,585	24	
TOTAL LOSSES			2,061	
EXPECTED LOSSES	22,161	22,557	2,770	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.016	.016
INDICATED (POST-TEST)	.000	.000	.019	.019
PRES. ON RATE LEVEL	.166	.169	.021	.356
DERIVED BY FORMULA	.164	.164	.021	.349
UNDERLYING PRES. RATE	.168	.171	.021	.360
PROPOSED	.164	.164	.021	.349

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	TOTAL
IND. RATES				.34	MINIMUM PREMIUM	
MAN. RATES	.45	.45	.36	+ .34	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008										
2009										
2010										
2011	1,188	12,789	1.076							
2012	6,736	816	.012							
TOTAL	7,924	13,605	.172							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											12,789
2012											816
TOTAL											13,605

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											12,009
2012											779
TOTAL											12,788

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			12,788	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,624	-6,328	50	
TOTAL LOSSES			12,838	
EXPECTED LOSSES	33,518	36,371	4,596	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.162	.162
INDICATED (POST-TEST)	.000	.000	.190	.190
PRES. ON RATE LEVEL	.418	.453	.057	.928
DERIVED BY FORMULA	.414	.444	.061	.919
UNDERLYING PRES. RATE	.423	.459	.058	.940
PROPOSED	.414	.444	.061	.919

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	TOTAL
IND. RATES				.90	MINIMUM PREMIUM	.899
MAN. RATES	1.29	1.22	.94	+ .90	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008										
2009										
2010	197									
2011	68,580	1,483,960	2.163					13	36	49
2012	51,769	643,079	1.242					2	19	21
TOTAL	120,546	2,127,039	1.765					15	55	70
O.D.		7,152	.005							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011				645,529	289,600				268,534	179,637	100,660
2012				24,100	272,764				4,568	260,375	81,272
TOTAL				669,629	562,364				273,102	440,012	181,932
O.D.											7,152

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011	134	11,599	447,757	587,253	308,387	45	7,740	209,120	227,387	190,853	94,520
2012	75	8,214	265,760	131,917	208,102	78	8,863	150,713	68,461	172,994	77,615
TOTAL	209	19,813	713,517	719,170	516,489	123	16,603	359,833	295,848	363,847	172,135
O.D.											6,754

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,110,098	1,895,354	178,889	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-232,444	-164,402	647	
TOTAL LOSSES	877,654	1,730,952	179,536	
EXPECTED LOSSES	712,427	742,564	87,998	
CREDIBILITY	.04	.11	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.728	1.436	.149	2.313
INDICATED (POST-TEST)	.855	1.687	.175	2.717
PRES. ON RATE LEVEL	.584	.609	.072	1.265
DERIVED BY FORMULA	.595	.728	.090	1.413
UNDERLYING PRES. RATE	.591	.616	.073	1.280
PROPOSED	.595	.728	.090	1.413

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.477
IND. RATES				1.48	MINIMUM PREMIUM	
MAN. RATES	2.11	2.01	1.33	+ 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	
2008										
2009										
2010	2,537	238,335	9.394			1			1	2
2011	29,731	668,319	2.247				4		9	13
2012	38,826	955,126	2.460				3		12	16
TOTAL	71,094	1,861,780	2.619			1		1	7	31

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			130,684		4,140			99,757		964	2,790
2011				276,131	132,195				104,074	107,476	48,443
2012	357,328			145,153	151,063	63			136,926	131,428	33,165
TOTAL	357,328		130,684	421,284	287,398	63		99,757	241,000	239,868	84,398

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	16	2,694	150,121	3,032	6,830	33	3,069	222,921	4,223	3,567	2,681
2011	63	5,004	193,442	252,076	139,797	18	3,253	87,147	91,308	110,510	45,488
2012	388,633	9,152	305,896	170,697	128,355	313	13,373	236,171	110,596	100,011	31,673
TOTAL	388,712	16,850	649,459	425,805	274,982	364	19,695	546,239	206,127	214,088	79,842

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,621,319	1,121,002	79,842			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-256,994	-170,278	799			
TOTAL LOSSES	1,364,325	950,724	80,641			
EXPECTED LOSSES	811,183	813,315	96,687			
CREDIBILITY	.03	.08	.12			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.919	1.337	.113	3.369		
INDICATED (POST-TEST)	2.255	1.571	.133	3.959		
PRES. ON RATE LEVEL	1.127	1.130	.134	2.391		
DERIVED BY FORMULA	1.161	1.165	.134	2.460		
UNDERLYING PRES. RATE	1.141	1.144	.136	2.421		
PROPOSED	1.161	1.165	.134	2.460		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.408
IND. RATES				2.41	MINIMUM PREMIUM	
MAN. RATES	3.05	2.78	2.42	+ 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	
2008										
2009										
2010	1,921	54,152	2.818						1	1
2011	51,155	979,673	1.915				1		1	27
2012	60,616	2,769,948	4.569						12	50
TOTAL	113,692	3,803,773	3.346				1		14	77
O.D.		19,675	.017							1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				17,068					37,084		
2011			118,310	37,829	358,297			200,000	26,221	160,176	78,840
2012				669,856	635,246				433,901	844,471	186,474
TOTAL			118,310	724,753	993,543			200,000	497,206	1,004,647	265,314
O.D.					2,007					16,448	1,220

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	3	126	3,880	17,441	349	11	386	12,080	39,239	1,253	
2011	64	5,602	232,206	76,110	345,957	60	15,751	425,217	48,174	165,406	74,031
2012	757	40,518	1,357,934	761,850	545,645	690	56,297	987,224	458,762	600,591	178,083
TOTAL	824	46,246	1,594,020	855,401	891,951	761	72,434	1,424,521	546,175	767,250	252,114
O.D.		53	1,741	841	1,515	3	537	9,181	4,162	10,901	1,159

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,150,321	3,078,196	253,273			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-627,246	-418,960	1,863			
TOTAL LOSSES	2,523,075	2,659,236	255,136			
EXPECTED LOSSES	1,977,103	1,993,020	227,384			
CREDIBILITY	.04	.11	.16			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.219	2.339	.224	4.782		
INDICATED (POST-TEST)	2.607	2.748	.263	5.618		
PRES. ON RATE LEVEL	1.717	1.731	.198	3.646		
DERIVED BY FORMULA	1.753	1.843	.208	3.804		
UNDERLYING PRES. RATE	1.739	1.753	.200	3.692		
PROPOSED	1.753	1.843	.208	3.804		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.724
IND. RATES				3.72	MINIMUM PREMIUM	
MAN. RATES	5.13	4.71	3.69	+ 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	
2008										
2009										
2010	3,303	41,102	1.244						3	3
2011	221,345	8,736,700	3.947	1		4	71	145		221
2012	199,658	6,657,275	3.334	1		1	9	230		241
TOTAL	424,306	15,435,077	3.638	2		5	80	378		465
O.D.		50,471	.011				2	3		5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					24,725					16,071	306
2011	15,600		528,744	2,884,889	1,043,126			895,796	1,456,781	1,197,469	714,295
2012	179		125,768	390,101	2,565,981	872		94,250	275,926	2,465,444	738,754
TOTAL	15,779		654,512	3,274,990	3,633,832	872		990,046	1,732,707	3,678,984	1,453,355
O.D.				2,983	12,382				4,653	21,231	9,222

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	2	35	2,211	1,158	26,075		51	1,161	735	17,402	294
2011	19,230	62,332	2,435,388	2,619,359	1,157,417	400	80,134	2,165,423	1,288,781	1,274,250	670,723
2012	1,031	86,561	2,818,689	1,373,730	1,982,060	2,944	106,871	1,879,610	789,745	1,666,649	705,510
TOTAL	20,263	148,928	5,256,288	3,994,247	3,165,552	3,344	187,056	4,046,194	2,079,261	2,958,301	1,376,527
O.D.		379	12,509	7,750	9,499	3	806	14,968	9,054	14,372	8,711

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,690,738	12,238,036	1,385,238			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,947,527	-2,517,865	10,801			
TOTAL LOSSES	5,743,211	9,720,171	1,396,039			
EXPECTED LOSSES	12,232,741	11,604,769	1,404,453			
CREDIBILITY	.09	.26	.39			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.354	2.291	.329	3.974		
INDICATED (POST-TEST)	1.591	2.692	.387	4.670		
PRES. ON RATE LEVEL	2.848	2.702	.327	5.877		
DERIVED BY FORMULA	2.735	2.699	.350	5.784		
UNDERLYING PRES. RATE	2.883	2.735	.331	5.949		
PROPOSED	2.735	2.699	.350	5.784		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	6.050
IND. RATES				6.05	MINIMUM PREMIUM	
MAN. RATES	7.85	7.33	6.18	+ 6.05	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008										
2009										
2010	1,103									
2011	55,972	1,583,423	2.828			1	14	30	45	
2012	72,281	1,822,370	2.521			1	4	63	68	
TOTAL	129,356	3,405,793	2.633			2	18	93	113	
O.D.		3,333	.002					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011			155,000	378,835	323,551			50,000	255,690	320,640	99,707
2012			126,701	226,977	576,371			175,293	111,017	486,961	119,050
TOTAL			281,701	605,812	899,922			225,293	366,707	807,601	218,757
O.D.					880					800	1,653

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011	120	11,670	465,177	368,193	332,356	59	11,903	318,643	232,572	328,424	93,625
2012	327	27,020	896,305	420,927	465,425	374	37,981	730,847	204,637	345,609	113,693
TOTAL	447	38,690	1,361,482	789,120	797,781	433	49,884	1,049,490	437,209	674,033	207,318
O.D.		28	763	368	663		30	446	203	531	1,566

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,501,693	2,699,908	208,884	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,893,577	-1,226,182	5,807	
TOTAL LOSSES	608,116	1,473,726	214,691	
EXPECTED LOSSES	6,020,229	5,921,917	689,468	
CREDIBILITY	.04	.12	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.470	1.139	.166	1.775
INDICATED (POST-TEST)	.552	1.338	.195	2.085
PRES. ON RATE LEVEL	4.596	4.521	.526	9.643
DERIVED BY FORMULA	4.434	4.139	.466	9.039
UNDERLYING PRES. RATE	4.654	4.578	.533	9.765
PROPOSED	4.434	4.139	.466	9.039

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	8.850
IND. RATES				8.85	MINIMUM PREMIUM	
MAN. RATES	11.91	10.90	9.76	+ 8.85	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008										
2009										
2010	3,886	708,295	18.226				2	3	12	7
2011	33,139	4,088,906	12.338						4	24
2012	31,142	1,004,464	3.225							31
TOTAL	68,167	5,801,665	8.511				2	3	18	62
										85

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				118,634	126,317				70,850	388,205	4,289
2011	1,266,004		619,891	570,335	308,888	500,912		294,079	227,681	258,462	42,654
2012				188,666	340,470				108,812	314,580	51,936
TOTAL	1,266,004		619,891	877,635	775,675	500,912		294,079	407,343	961,247	98,879

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	34	1,064	38,269	127,150	135,641	27	1,976	51,066	92,742	422,792	4,122
2011	1,511,023	26,686	1,076,199	553,704	346,025	463,653	27,921	755,863	222,290	277,645	40,052
2012	237	15,770	522,683	282,142	275,519	204	17,510	304,933	141,063	218,760	49,599
TOTAL	1,511,294	43,520	1,637,151	962,996	757,185	463,884	47,407	1,111,862	456,095	919,197	93,773

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,815,118	3,095,473	93,773			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,522,113	-1,016,818	3,822			
TOTAL LOSSES	3,293,005	2,078,655	97,595			
EXPECTED LOSSES	4,669,440	4,619,677	511,253			
CREDIBILITY	.03	.08	.12			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.831	3.049	.143	8.023		
INDICATED (POST-TEST)	5.676	3.583	.168	9.427		
PRES. ON RATE LEVEL	6.764	6.692	.741	14.197		
DERIVED BY FORMULA	6.731	6.443	.672	13.846		
UNDERLYING PRES. RATE	6.850	6.777	.750	14.377		
PROPOSED	6.731	6.443	.672	13.846		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	13.558
IND. RATES				13.56	MINIMUM PREMIUM	
MAN. RATES	19.00	17.43	14.37	+ 13.56	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008										
2009										
2010	10									
2011	483	164,434	34,044				2			2
2012	921	15,338	1,665					1		1
TOTAL	1,414	179,772	12,714				2	1		3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011				110,630					53,804		
2012					5,074					7,209	3,055
TOTAL				110,630	5,074				53,804	7,209	3,055

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011	18	1,719	65,338	95,388	5,822	9	1,308	36,113	42,541	3,491	
2012		136	4,406	2,122	3,827	3	234	4,020	1,824	4,779	2,918
TOTAL	18	1,855	69,744	97,510	9,649	12	1,542	40,133	44,365	8,270	2,918

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	113,304	159,794	2,918	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-41,763	-27,417	150	
TOTAL LOSSES	71,541	132,377	3,068	
EXPECTED LOSSES	136,536	139,462	16,374	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.059	9.362	.217	14.638
INDICATED (POST-TEST)	5.944	11.000	.255	17.199
PRES. ON RATE LEVEL	9.539	9.744	1.144	20.427
DERIVED BY FORMULA	9.539	9.757	1.135	20.431
UNDERLYING PRES. RATE	9.656	9.863	1.158	20.677
PROPOSED	9.537	9.755	1.135	20.427

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	21.366
IND. RATES				21.37	MINIMUM PREMIUM	
MAN. RATES	26.60	24.15	21.48	+ 21.37	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008										
2009										
2010										
2011	727	322,812	44.403						2	4
2012	1,076									
TOTAL	1,803	322,812	17.904						2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011	264,621				12,885	42,336				2,203	767
TOTAL	264,621				12,885	42,336				2,203	767

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011	315,794	69	2,960	1,362	12,209	39,178	11	353	185	2,126	720
TOTAL	315,794	69	2,960	1,362	12,209	39,178	11	353	185	2,126	720

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	358,365	15,882	720	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-84,163	-60,079	275	
TOTAL LOSSES	274,202		995	
EXPECTED LOSSES	270,919	296,684	31,480	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	15.208	.000	.055	15.263
INDICATED (POST-TEST)	17.869	.000	.065	17.934
PRES. ON RATE LEVEL	14.838	16.250	1.724	32.812
DERIVED BY FORMULA	14.838	16.088	1.707	32.633
UNDERLYING PRES. RATE	15.026	16.455	1.746	33.227
PROPOSED	14.838	16.088	1.707	32.633

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	31.954
IND. RATES				31.95	MINIMUM PREMIUM	
MAN. RATES	44.12	39.57	33.21	+ 31.95	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	100,154	2,230,268	2.226			6	20	25	51	
2009	100,662	1,486,578	1.476			1	15	29	45	
2010	109,227	1,738,957	1.592			2	14	26	42	
2011	102,586	1,213,410	1.182			1	12	20	33	
2012	101,203	1,597,560	1.578			3	2	32	37	
TOTAL	513,832	8,266,773	1.609			13	63	132	208	
O.D.		94,117	.018				3	1	4	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,056,748	348,969	57,043			179,945	226,157	160,265	201,141
2009			176,314	202,003	398,342			18,479	191,873	338,061	161,506
2010			310,930	332,356	210,594			252,297	309,738	145,530	177,512
2011			124,756	281,855	229,448			11,268	254,634	166,646	144,803
2012			466,767	80,871	294,631			195,413	44,656	375,729	139,493
TOTAL			2,135,515	1,246,054	1,190,058			657,402	1,027,058	1,186,231	824,455
O.D.				58,142	4,305				26,404	1,334	3,932

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,292,404	392,242	71,815			456,521	281,341	202,734	185,452
2009	26	2,429	231,299	233,317	458,277	6	2,805	74,760	230,769	394,243	156,338
2010	107	9,177	450,669	356,237	234,744	180	11,411	674,993	344,981	174,448	170,589
2011	83	8,878	353,685	273,199	236,951	49	8,104	219,217	216,086	177,926	135,970
2012	186	23,688	805,264	226,364	260,446	305	31,629	627,409	141,173	267,082	133,216
TOTAL	402	44,172	3,133,321	1,481,359	1,262,233	540	53,949	2,052,900	1,214,350	1,216,433	781,565
O.D.	4	326	12,981	60,635	5,158		21	909	32,496	1,359	3,688

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,299,525	5,274,023	785,253			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,347,348	-1,228,331	3,400			
TOTAL LOSSES	2,952,177	4,045,692	788,653			
EXPECTED LOSSES	5,981,005	4,624,488	868,376			
CREDIBILITY	.11	.29	.44			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.575	.787	.153	1.515		
INDICATED (POST-TEST)	.676	.925	.180	1.781		
PRES. ON RATE LEVEL	1.150	.889	.167	2.206		
DERIVED BY FORMULA	1.098	.899	.173	2.170		
UNDERLYING PRES. RATE	1.164	.900	.169	2.233		
PROPOSED	1.098	.899	.173	2.170		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.269
IND. RATES				2.27	MINIMUM PREMIUM	
MAN. RATES	2.72	2.47	2.32	+ 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
2008	50,189	3,574,942	7.122			7	6	26	39
2009	39,172	1,442,541	3.682			2	3	24	29
2010	37,223	1,568,835	4.214			1	6	20	27
2011	37,006	1,591,173	4.299			2	2	22	26
2012	35,039	1,445,707	4.125			2	2	21	25
TOTAL	198,629	9,623,198	4.845			14	19	113	146
O.D.		154,052	.077				1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,825,754	137,667	239,397			746,351	68,586	223,966	333,221
2009			294,962	52,994	477,613			66,781	23,572	274,229	252,390
2010			150,452	397,102	383,325			19,298	211,965	253,933	152,760
2011			479,912	56,066	350,159			168,536	42,180	347,715	146,605
2012			344,538	76,542	142,293			356,142	30,054	350,815	145,323
TOTAL			3,095,618	720,371	1,592,787			1,357,108	376,357	1,450,658	1,030,299
O.D.				16,451	4,620				117,664	13,731	1,586

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			2,013,018	154,738	301,398			1,631,381	85,320	283,317	307,230
2009	41	3,888	363,262	69,405	548,782	22	4,347	169,816	33,597	318,542	244,314
2010	118	6,610	296,948	427,024	415,210	74	3,609	130,436	236,726	282,649	146,802
2011	114	15,272	631,026	108,036	352,803	54	15,218	405,999	74,326	346,079	137,662
2012	136	16,027	549,422	148,123	137,223	396	43,349	896,094	143,797	260,588	138,783
TOTAL	409	41,797	3,853,676	907,326	1,755,416	546	66,523	3,233,726	573,766	1,491,175	974,791
O.D.		4	1,041	18,342	5,932		58	13,640	137,552	18,888	1,497

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,211,420	4,908,397	976,288	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,698,814	-934,059	3,618	
TOTAL LOSSES	5,512,606	3,974,338	979,906	
EXPECTED LOSSES	4,212,921	3,466,076	1,001,091	
CREDIBILITY	.06	.15	.24	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.775	2.001	.493	5.269
INDICATED (POST-TEST)	3.261	2.351	.579	6.191
PRES. ON RATE LEVEL	2.095	1.724	.498	4.317
DERIVED BY FORMULA	2.165	1.818	.517	4.500
UNDERLYING PRES. RATE	2.121	1.745	.504	4.370
PROPOSED	2.165	1.818	.517	4.500

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	4.707
IND. RATES				4.71	MINIMUM PREMIUM	
MAN. RATES	4.75	4.64	4.54	+ 4.71	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	119,551	5,642,751	4.719			7	49	95	151
2009	87,252	4,842,156	5.549			7	39	77	123
2010	105,803	7,224,966	6.828			7	63	108	178
2011	1,527	139,890	9.161					3	3
2012									
TOTAL	314,133	17,849,763	5.682			21	151	283	455
O.D.		68,753	.021				1	3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			966,235	1,496,260	324,376			1,069,864	917,379	404,139	464,498
2009			990,088	1,391,025	285,788			675,323	878,057	341,605	280,270
2010			1,108,716	2,572,527	645,096			580,813	1,162,280	702,009	453,525
2011					115,181					24,709	
TOTAL			3,065,039	5,459,812	1,370,441			2,326,000	2,957,716	1,472,462	1,198,293
O.D.				1,617	9,415				7,651	4,351	45,719

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,117,297	1,681,798	408,389			1,909,296	1,141,222	511,235	428,267
2009	136	12,316	1,241,320	1,562,966	343,938	209	29,327	1,686,720	1,042,783	412,699	271,301
2010	575	42,824	1,912,883	2,683,075	753,806	551	32,113	1,726,664	1,286,300	814,165	435,838
2011	15	624	26,453	12,188	109,146		166	3,975	2,074	23,854	
TOTAL	726	55,764	4,297,953	5,940,027	1,615,279	760	61,606	5,326,655	3,472,379	1,761,953	1,135,406
O.D.		7	378	2,019	10,871		12	112	9,593	5,143	43,259

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	9,743,973	12,817,264	1,178,665		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-4,954,060	-3,792,126	1,923		
TOTAL LOSSES	4,789,913	9,025,138	1,180,588		
EXPECTED LOSSES	11,041,775	12,609,298	1,536,110		
CREDIBILITY	.08	.21	.32		
PURE PREMIUMS					
INDICATED (PRE-TEST)	1.525	2.873	.376	4.774	
INDICATED (POST-TEST)	1.792	3.376	.442	5.610	
PRES. ON RATE LEVEL	3.473	3.965	.483	7.921	
DERIVED BY FORMULA	3.339	3.841	.470	7.650	
UNDERLYING PRES. RATE	3.515	4.014	.489	8.018	
PROPOSED	3.339	3.841	.470	7.650	
IND. RATES					
YEAR	4-1-12	4-1-13	4-1-14	4-1-16	IND. RATE
IND. RATES				8.00	MINIMUM PREMIUM
MAN. RATES	8.50	8.73	8.33	+ 8.00	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	235,762	2,942,543	1,248			7	9	19	35	
2009	271,434	1,383,108	.509	1		2	8	22	33	
2010	217,320	1,548,356	.712			1	9	10	20	
2011	216,171	931,986	.431			1	5	19	25	
2012	212,987	781,689	.367				3	18	21	
TOTAL	1,153,674	7,587,682	.658	1		11	34	88	134	
O.D.		9,415								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,465,312	218,267	117,889			281,941	541,022	149,741	168,371
2009	500		336,581	181,898	223,774	500		124,773	169,140	130,517	215,425
2010			345,000	400,062	45,076			90,000	399,304	70,880	198,034
2011			149,292	204,295	97,152			95,106	141,050	112,185	132,906
2012				132,436	118,434				190,073	183,637	157,109
TOTAL	500		2,296,185	1,136,958	602,325	500		591,820	1,440,589	646,960	871,845
O.D.											9,415

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,792,077	245,331	148,424			715,284	673,031	189,421	155,238
2009	748	4,254	412,587	209,093	259,720	1,639	5,972	322,635	202,028	154,448	208,531
2010	109	10,129	490,297	418,415	62,215	157	7,138	336,214	429,525	92,527	190,311
2011	60	7,591	303,957	193,478	108,429	50	10,867	294,294	127,599	121,767	124,799
2012	140	7,816	262,272	147,628	102,478	242	18,574	328,510	153,824	139,635	150,039
TOTAL	1,057	29,790	3,261,190	1,213,945	681,266	2,088	42,551	1,996,937	1,586,007	697,798	828,918
O.D.											8,817

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,333,613	4,179,016	837,735	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,001,514	-949,666	3,145	
TOTAL LOSSES	2,332,099	3,229,350	840,880	
EXPECTED LOSSES	7,602,712	3,553,317	842,183	
CREDIBILITY	.18	.50	.76	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.202	.280	.073	.555
INDICATED (POST-TEST)	.237	.329	.086	.652
PRES. ON RATE LEVEL	.651	.304	.072	1.027
DERIVED BY FORMULA	.576	.317	.083	.976
UNDERLYING PRES. RATE	.659	.308	.073	1.040
PROPOSED	.576	.317	.083	.976

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.020
IND. RATES				1.02	MINIMUM PREMIUM	
MAN. RATES	1.32	1.24	1.08	+ 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
2008	109,469	1,634,916	1.493			3	3	5	11
2009	106,788	776,797	.727			1	7	4	12
2010	108,565	462,600	.426			1	2	2	5
2011	107,571	1,173,196	1.090			1	5	6	12
2012	108,537	280,988	.258				2	2	4
TOTAL	540,930	4,328,497	.800			6	19	19	44
O.D.		6,760	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			568,833	154,444	88,097			624,891	30,205	85,915	82,531
2009			139,072	150,680	16,980			90,350	228,385	44,415	106,915
2010			167,687	102,806	5,859			1,018	90,680	7,050	87,500
2011			146,916	193,291	125,437			76,496	478,306	93,828	58,922
2012				41,219	63,267				87,780	63,466	25,256
TOTAL			1,022,508	642,440	299,640			792,755	915,356	294,674	361,124
O.D.											6,760

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			593,652	173,595	110,914			1,248,655	37,575	108,682	76,094
2009	20	1,730	173,002	169,311	21,527	29	4,071	244,703	269,185	55,178	103,494
2010	36	4,225	216,041	108,968	11,439	28	995	32,319	96,312	10,724	84,088
2011	65	7,524	301,387	186,874	134,559	103	17,640	482,172	391,401	125,080	55,328
2012	53	3,147	104,542	56,990	51,809	104	7,870	139,799	65,641	50,343	24,119
TOTAL	174	16,626	1,388,624	695,738	330,248	264	30,576	2,147,648	860,114	350,007	343,123
O.D.											6,233

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,583,912	2,236,107	349,356	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,674,905	-408,759	1,962	
TOTAL LOSSES	1,909,007	1,827,348	351,318	
EXPECTED LOSSES	4,262,528	1,541,650	497,655	
CREDIBILITY	.11	.30	.46	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.353	.338	.065	.756
INDICATED (POST-TEST)	.415	.397	.076	.888
PRES. ON RATE LEVEL	.778	.282	.091	1.151
DERIVED BY FORMULA	.738	.317	.084	1.139
UNDERLYING PRES. RATE	.788	.285	.092	1.165
PROPOSED	.738	.317	.084	1.139

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.191
IND. RATES				1.19	MINIMUM PREMIUM	
MAN. RATES	1.38	1.30	1.21	+ 1.19	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	688,718	6,732,683	.977			8	12	36	56	
2009	849,480	3,823,159	.450			6	16	32	54	
2010	1,145,292	3,726,552	.325			4	16	42	62	
2011	1,041,138	2,024,048	.194			3	14	26	43	
2012	943,558	1,819,585	.192				7	32	39	
TOTAL	4,668,186	18,126,027	.388			21	65	168	254	
O.D.		26,801					1		1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			2,409,871	629,561	174,278			2,197,217	547,925	335,670	438,161
2009			1,621,611	240,933	471,553			293,698	296,093	445,552	453,719
2010			681,835	484,085	629,505			628,735	277,292	644,162	380,938
2011			507,368	212,245	229,218			105,839	243,398	292,672	433,308
2012				270,763	372,885				227,641	517,465	430,831
TOTAL			5,220,685	1,837,587	1,877,439			3,225,489	1,592,349	2,235,521	2,136,957
O.D.				3,660					6,971		16,170

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			2,178,945	707,626	219,414			2,987,849	681,619	424,621	403,984
2009	232	20,030	1,929,401	288,569	553,212	93	14,794	750,934	358,796	522,480	439,200
2010	227	18,211	929,887	538,650	686,347	289	23,464	1,482,990	348,150	722,190	366,081
2011	115	17,772	725,097	231,216	247,457	70	15,333	412,509	224,411	303,156	406,876
2012	324	19,509	649,665	356,512	308,114	388	31,972	559,476	259,511	364,417	411,444
TOTAL	898	75,522	6,412,995	2,122,573	2,014,544	840	85,563	6,193,758	1,872,487	2,336,864	2,027,585
O.D.			232	4,081	26		5	807	8,149	90	15,373

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,770,620	8,358,814	2,042,958			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,655,242	-2,353,291	9,701			
TOTAL LOSSES	8,115,378	6,005,523	2,052,659			
EXPECTED LOSSES	12,090,601	8,916,236	2,380,775			
CREDIBILITY	.46	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.174	.129	.044	.347		
INDICATED (POST-TEST)	.204	.152	.052	.408		
PRES. ON RATE LEVEL	.256	.189	.050	.495		
DERIVED BY FORMULA	.232	.152	.052	.436		
UNDERLYING PRES. RATE	.259	.191	.051	.501		
PROPOSED	.232	.152	.052	.436		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	.456
IND. RATES				.46	MINIMUM PREMIUM	
MAN. RATES	.62	.55	.52	+ .46	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	333,191	3,088,674	.926	1		5	11	42	59	
2009	375,280	4,168,364	1.110			12	7	28	47	
2010	268,358	2,149,416	.800			1	15	30	46	
2011	277,663	2,358,669	.849			2	9	36	47	
2012	280,258	1,526,563	.544				5	37	42	
TOTAL	1,534,750	13,291,686	.866	1		20	47	173	241	
O.D.		130,492	.008				3		3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	390,689		1,090,302	346,980	382,637			180,169	139,035	354,474	204,388
2009			2,199,693	290,800	139,133			824,414	165,419	300,387	248,518
2010			234,567	734,125	199,361			25,398	438,052	287,231	230,682
2011			380,836	472,281	276,806			231,199	308,176	459,235	230,136
2012				61,750	336,083				240,365	579,567	308,798
TOTAL	390,689		3,905,398	1,905,936	1,334,020			1,261,180	1,291,047	1,980,894	1,222,522
O.D.				63,014					50,857		16,621

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	414,130		1,333,440	390,005	481,740			457,088	172,958	448,409	188,446
2009	314	26,843	2,599,941	342,738	177,800	272	35,676	2,007,955	211,535	357,217	240,565
2010	155	10,567	453,480	764,608	229,669	143	6,247	220,118	477,726	326,493	221,685
2011	150	18,742	753,160	454,480	301,471	122	26,855	722,119	298,388	473,847	216,098
2012	115	11,243	366,053	186,282	259,591	396	34,855	609,251	282,420	406,792	294,902
TOTAL	414,864	67,395	5,506,074	2,138,113	1,450,271	933	103,633	4,016,531	1,443,027	2,012,758	1,161,696
O.D.	10	557	18,566	62,568	1,667	6	1,002	28,616	44,103	2,787	15,764

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,158,187	7,155,294	1,177,460	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,103,947	-1,840,778	4,577	
TOTAL LOSSES	6,054,240	5,314,516	1,182,037	
EXPECTED LOSSES	10,344,215	6,875,680	1,243,148	
CREDIBILITY	.22	.60	.92	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.394	.346	.077	.817
INDICATED (POST-TEST)	.463	.407	.090	.960
PRES. ON RATE LEVEL	.666	.443	.079	1.188
DERIVED BY FORMULA	.621	.421	.089	1.131
UNDERLYING PRES. RATE	.674	.448	.081	1.203
PROPOSED	.621	.421	.089	1.131

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.183
IND. RATES				1.18	MINIMUM PREMIUM	
MAN. RATES	1.56	1.41	1.25	+ 1.18	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	117,019	3,112,124	2.659			5	12	42	59
2009	139,046	1,933,254	1.390			3	8	40	51
2010	149,506	2,703,444	1.808			4	7	38	49
2011	153,280	1,697,590	1.107			2	8	36	46
2012	163,563	2,750,486	1.681			1	2	45	48
TOTAL	722,414	12,196,898	1.688			15	37	201	253
O.D.		218,641	.030				2	2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			812,692	433,266	463,668			342,554	318,311	496,202	245,431
2009			488,288	281,897	207,773			176,182	192,994	378,919	207,201
2010			566,473	146,090	346,461			225,349	282,621	815,521	320,929
2011			251,112	304,069	192,794			58,240	263,790	406,321	221,264
2012			233,632	154,039	596,879			677,409	87,245	702,804	298,478
TOTAL			2,352,197	1,319,361	1,807,575			1,479,734	1,144,961	2,799,767	1,293,303
O.D.				42,590	70,818				43,934	53,387	7,912

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			993,922	486,991	583,760			869,059	395,978	627,694	226,287
2009	71	6,104	596,187	321,429	243,271	59	9,528	454,921	235,245	442,949	200,571
2010	128	13,220	713,318	177,831	379,046	164	12,476	654,252	345,834	898,408	308,413
2011	100	12,307	494,642	294,438	208,139	61	13,247	353,594	246,726	412,045	207,767
2012	269	24,875	820,573	374,916	473,270	556	58,192	1,149,566	264,538	498,849	285,046
TOTAL	568	56,506	3,618,642	1,655,605	1,887,486	840	93,443	3,481,392	1,488,321	2,879,945	1,228,084
O.D.	13	1,661	55,785	73,091	57,602	15	1,747	34,480	64,691	36,322	7,507

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,345,092	8,143,063	1,235,591			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,199,859	-1,860,864	5,784			
TOTAL LOSSES	4,145,233	6,282,199	1,241,375			
EXPECTED LOSSES	8,336,657	7,137,449	1,350,915			
CREDIBILITY	.13	.37	.56			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.574	.870	.172	1.616		
INDICATED (POST-TEST)	.674	1.022	.202	1.898		
PRES. ON RATE LEVEL	1.140	.976	.185	2.301		
DERIVED BY FORMULA	1.079	.993	.195	2.267		
UNDERLYING PRES. RATE	1.154	.988	.187	2.329		
PROPOSED	1.079	.993	.195	2.267		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.371
IND. RATES				2.37	MINIMUM PREMIUM	
MAN. RATES	2.74	2.58	2.42	+ 2.37	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	25,324	746,189	2,946		1		7	1	9
2009	27,039	1,360,371	5,031		1	1	3	9	14
2010	26,435	677,023	2,561				7	14	21
2011	34,507	358,566	1,039				2	8	10
2012	32,288	222,263	.688					11	11
TOTAL	145,593	3,364,412	2,311		2	1	19	43	65
O.D.		976,102	.670				2		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		343,721		85,683	4,731		75,585		168,764	4,397	63,308
2009		98,623	256,230	161,104	63,543		88,285	369,148	5,882	267,162	50,394
2010				226,141	40,680				289,112	59,141	61,949
2011				41,719	97,042				41,146	120,412	58,247
2012					44,493					146,879	30,891
TOTAL		442,344	256,230	514,647	250,489		163,870	369,148	504,904	597,991	264,789
O.D.			577,540					392,949			5,613

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		679,880		96,308	5,956		207,934		209,943	5,562	58,370
2009	160	180,929	292,801	183,122	75,541	2,917	431,690	811,784	17,549	312,429	48,781
2010	37	1,735	55,044	232,990	47,526	92	3,181	98,427	308,625	73,813	59,533
2011	16	1,180	46,932	46,234	94,152	10	1,824	46,987	42,641	118,916	54,694
2012	6	1,194	38,620	18,604	33,555	49	4,818	81,959	37,163	97,341	29,501
TOTAL	219	864,918	433,397	577,258	256,730	3,068	649,447	1,039,157	615,921	608,061	250,879
O.D.	63	11,487	569,196	15,830	13,104	108	10,851	722,185	14,260	8,669	5,279

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,304,096	2,109,833	256,158			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,041,951	-457,912	1,058			
TOTAL LOSSES	3,262,145	1,651,921	257,216			
EXPECTED LOSSES	2,705,118	1,755,850	247,509			
CREDIBILITY	.05	.13	.19			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.241	1.135	.177	3.553		
INDICATED (POST-TEST)	2.633	1.334	.208	4.175		
PRES. ON RATE LEVEL	1.836	1.191	.168	3.195		
DERIVED BY FORMULA	1.876	1.210	.176	3.262		
UNDERLYING PRES. RATE	1.858	1.206	.170	3.234		
PROPOSED	1.876	1.210	.176	3.262		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.412
IND. RATES				3.41	MINIMUM PREMIUM	
MAN. RATES	3.49	3.39	3.36	+ 3.41	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	236,619	4,928,964	2.083		1	8	16	39	64
2009	200,159	3,035,272	1.516			2	16	31	49
2010	223,850	2,190,957	.978			4	16	37	57
2011	247,887	2,560,340	1.032			4	12	33	49
2012	360,103	2,539,666	.705			4	1	35	40
TOTAL	1,268,618	15,255,199	1.203		1	22	61	175	259
O.D.		120,307	.009				4	3	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		584,206	1,717,882	391,000	137,597		255,000	920,537	460,790	209,831	252,121
2009			443,070	672,016	205,365			692,837	580,850	236,861	204,273
2010			773,534	193,583	254,880			182,106	228,475	337,840	220,539
2011			814,067	276,434	221,209			336,568	306,875	300,038	305,149
2012			781,389	47,684	396,626			268,009	70,601	545,844	429,513
TOTAL		584,206	4,529,942	1,580,717	1,215,677		255,000	2,400,057	1,647,591	1,630,414	1,411,595
O.D.				41,445	27,886				18,757	17,262	14,957

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		635,719	2,083,819	439,484	173,235		385,926	2,239,404	573,222	265,436	232,456
2009	48	4,285	436,764	755,190	242,050	125	17,258	986,333	689,193	285,152	197,736
2010	153	17,715	953,183	226,566	287,341	131	9,048	505,581	264,858	378,194	211,938
2011	166	26,708	1,091,887	300,177	254,767	146	33,098	896,817	291,371	324,834	286,535
2012	206	33,940	1,158,605	273,562	354,433	436	45,010	888,680	206,625	387,413	410,185
TOTAL	573	718,367	5,724,258	1,994,979	1,311,826	838	490,340	5,516,815	2,025,269	1,641,029	1,338,850
O.D.	3	200	8,997	48,304	27,220		141	2,794	23,683	18,230	14,283

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,463,326	7,090,540	1,353,133			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,417,710	-1,853,709	6,312			
TOTAL LOSSES	7,045,616	5,236,831	1,359,445			
EXPECTED LOSSES	14,221,208	7,307,239	1,306,678			
CREDIBILITY	.19	.53	.81			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.555	.413	.107	1.075		
INDICATED (POST-TEST)	.652	.485	.126	1.263		
PRES. ON RATE LEVEL	1.107	.569	.102	1.778		
DERIVED BY FORMULA	1.021	.524	.121	1.666		
UNDERLYING PRES. RATE	1.121	.576	.103	1.800		
PROPOSED	1.021	.524	.121	1.666		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.742
IND. RATES				1.74	MINIMUM PREMIUM	
MAN. RATES	2.07	1.95	1.87	+ 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	
2008	4,584	3,535	.077							
2009	3,325	5,577	.167							
2010	3,249	20,567	.633						1	1
2011	3,683	193,760	5.260				2		1	3
2012	9,153	28,562	.312						3	3
TOTAL	23,994	252,001	1.050						2	5
O.D.		1,852	.007							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											3,535
2009											5,577
2010					5,088					14,963	516
2011				98,177	9,094				78,322	100	8,067
2012					6,696					19,753	2,113
TOTAL				98,177	20,878				78,322	34,816	19,808
O.D.											1,852

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											3,259
2009											5,399
2010	1	7	455	238	5,367		47	1,078	685	16,204	496
2011	17	1,570	60,069	85,613	13,785	13	1,904	52,589	61,937	5,176	7,575
2012		182	5,809	2,801	5,050	3	649	11,020	4,998	13,092	2,018
TOTAL	18	1,759	66,333	88,652	24,202	16	2,600	64,687	67,620	34,472	18,747
O.D.											1,708

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	135,413	214,946	20,455	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-90,288	-35,769	138	
TOTAL LOSSES	45,125	179,177	20,593	
EXPECTED LOSSES	243,539	148,284	23,994	
CREDIBILITY	.01	.04	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.188	.747	.086	1.021
INDICATED (POST-TEST)	.221	.878	.101	1.200
PRES. ON RATE LEVEL	1.003	.610	.099	1.712
DERIVED BY FORMULA	.995	.621	.099	1.715
UNDERLYING PRES. RATE	1.015	.618	.100	1.733
PROPOSED	.993	.620	.099	1.712

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.790
IND. RATES				1.79	MINIMUM PREMIUM	
MAN. RATES	1.98	1.92	1.80	+ 1.79	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	212,700	9,205,218	4.327	1		17	13	80	111
2009	212,958	10,651,270	5.001	1		20	18	76	115
2010	233,966	9,609,057	4.107	1	1	13	28	101	144
2011	236,926	11,202,819	4.728	1		12	18	112	143
2012	247,899	6,653,037	2.683			6	11	84	101
TOTAL	1,144,449	47,321,401	4.135	4	1	68	88	453	614
O.D.		38,668	.003				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	968,311		3,351,680	581,003	928,230	41,851		1,740,998	338,334	837,238	417,573
2009	1,000		3,870,756	460,502	878,241	418		3,963,160	274,351	622,374	580,468
2010	3,000	63,678	2,439,245	984,797	1,032,731	1,700	10,246	1,813,183	1,279,827	1,431,480	549,170
2011	219,106		2,322,542	919,710	1,292,770			3,157,201	847,275	1,491,227	952,988
2012			1,131,615	443,186	1,075,728			403,224	950,261	1,892,666	756,357
TOTAL	1,191,417	63,678	13,115,838	3,389,198	5,207,700	43,969	10,246	11,077,766	3,690,048	6,274,985	3,256,556
O.D.				16,227					19,739		2,702

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	1,026,410		4,086,954	653,047	1,168,640	146,562		4,382,200	420,889	1,059,109	385,002
2009	1,906	43,712	4,214,173	554,462	1,034,424	2,206	114,062	6,504,886	373,366	747,705	561,893
2010	4,428	174,539	2,935,589	1,104,714	1,152,201	4,695	80,227	3,561,829	1,476,879	1,627,887	527,752
2011	262,033	76,531	3,125,632	1,029,844	1,353,134	681	166,145	4,493,263	930,181	1,582,186	894,856
2012	739	75,706	2,561,761	881,918	928,413	1,819	157,375	2,917,705	1,048,786	1,370,933	722,321
TOTAL	1,295,516	370,488	16,924,109	4,223,985	5,636,812	155,963	517,809	21,859,883	4,250,101	6,387,820	3,091,824
O.D.		4	1,027	18,092	113		10	2,287	23,076	254	2,573

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	41,127,096	20,540,253	3,094,397			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-14,187,926	-4,958,881	11,867			
TOTAL LOSSES	26,939,170	15,581,372	3,106,264			
EXPECTED LOSSES	36,507,922	18,883,409	2,861,123			
CREDIBILITY	.18	.50	.76			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.354	1.361	.271	3.986		
INDICATED (POST-TEST)	2.766	1.599	.318	4.683		
PRES. ON RATE LEVEL	3.184	1.647	.249	5.080		
DERIVED BY FORMULA	3.109	1.623	.301	5.033		
UNDERLYING PRES. RATE	3.190	1.650	.250	5.090		
PROPOSED	3.109	1.623	.301	5.033		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	5.648
IND. RATES				5.65	MINIMUM PREMIUM	
MAN. RATES	6.10	5.78	5.60	+ 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
2008	76,724	3,373,881	4.397		1	3	8	42	54
2009	88,860	3,366,209	3.788			5	6	33	44
2010	97,610	3,124,877	3.201			4	12	48	64
2011	97,527	3,903,370	4.002	1		6	7	42	56
2012	95,373	5,129,300	5.378		1	3	4	34	42
TOTAL	456,094	18,897,637	4.143	1	2	21	37	199	260

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		333,663	576,117	240,985	895,437		310,194	304,087	142,729	476,470	94,199
2009			1,043,321	226,098	390,099			1,057,913	107,604	390,399	150,775
2010			613,174	558,569	698,380			161,550	278,976	578,587	235,641
2011	361,462		1,178,547	266,793	507,871			480,031	61,949	822,230	224,487
2012		726,703	672,633	123,981	487,810		1,494,472	509,275	416,371	541,892	156,163
TOTAL	361,462	1,060,366	4,083,792	1,416,426	2,979,597		1,804,666	2,512,856	1,007,629	2,809,578	861,265

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		478,950	704,591	270,868	1,127,352		619,270	771,469	177,555	602,735	86,851
2009	135	11,915	1,147,727	265,767	454,931	273	36,906	2,045,586	145,858	460,896	145,950
2010	240	17,788	892,065	616,834	759,494	138	9,709	493,472	328,448	640,084	226,451
2011	431,616	37,616	1,545,040	339,405	539,622	146	40,797	1,090,323	151,594	819,603	210,793
2012	388	242,706	1,255,693	361,285	424,893	19,585	854,075	1,810,841	433,667	435,703	149,136
TOTAL	432,379	788,975	5,545,116	1,854,159	3,306,292	20,142	1,560,757	6,211,691	1,237,122	2,959,021	819,181

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,559,060	9,356,594	819,181			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,749,424	-1,782,576	3,477			
TOTAL LOSSES	9,809,636	7,574,018	822,658			
EXPECTED LOSSES	12,278,050	6,772,996	848,336			
CREDIBILITY	.10	.27	.41			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.151	1.661	.180	3.992		
INDICATED (POST-TEST)	2.527	1.952	.212	4.691		
PRES. ON RATE LEVEL	2.687	1.482	.186	4.355		
DERIVED BY FORMULA	2.671	1.609	.197	4.477		
UNDERLYING PRES. RATE	2.692	1.485	.186	4.363		
PROPOSED	2.671	1.609	.197	4.477		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	5.024
IND. RATES				5.02	MINIMUM PREMIUM	
MAN. RATES	4.92	4.78	4.80	+ 5.02	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	17,245	1,732,108	10.044			3	2	5	10	
2009	15,783	531,935	3.370			2		5	7	
2010	19,178	1,729,105	9.016			4	4	3	11	
2011	19,740	562,247	2.848			1	4	1	6	
2012	16,466	99,414	.603					1	1	
TOTAL	88,412	4,654,809	5.265			10	10	15	35	
O.D.		54,065	.061					1	1	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			797,300	29,141	99,252			616,527	104,865	34,603	50,420
2009			386,021		16,912			67,089		37,873	24,040
2010			847,027	230,344	11,358			528,670	24,180	62,889	24,637
2011			158,272	163,577	3,254			95,021	114,117	5,768	22,238
2012					190					742	98,482
TOTAL			2,188,620	423,062	130,966			1,307,307	243,162	141,875	219,817
O.D.				1					54,064		

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			797,986	32,754	124,959			1,024,565	130,452	43,773	46,487
2009	55	4,697	452,804	3,121	22,263	23	2,971	162,164	1,721	44,451	23,271
2010	129	17,569	935,254	252,628	31,192	161	14,685	1,046,291	47,862	80,627	23,676
2011	46	6,679	268,015	148,861	17,643	46	9,478	258,939	97,365	17,281	20,881
2012		5	166	80	143		27	413	187	491	94,050
TOTAL	230	28,950	2,454,225	437,444	196,200	230	27,161	2,492,372	277,587	186,623	208,365
O.D.				1					67,256		

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,003,168	1,165,111	208,365			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,236,535	-389,264	813			
TOTAL LOSSES	3,766,633	775,847	209,178			
EXPECTED LOSSES	3,143,047	1,459,682	210,421			
CREDIBILITY	.03	.09	.14			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.260	.878	.237	5.375		
INDICATED (POST-TEST)	5.006	1.032	.278	6.316		
PRES. ON RATE LEVEL	3.548	1.648	.238	5.434		
DERIVED BY FORMULA	3.592	1.593	.244	5.429		
UNDERLYING PRES. RATE	3.555	1.651	.238	5.444		
PROPOSED	3.595	1.595	.244	5.434		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	6.098
IND. RATES				6.10	MINIMUM PREMIUM	
MAN. RATES	6.14	6.08	5.99	+ 6.10	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	74,857	6,630,817	8.857	1		9	19	37	66
2009	136,215	9,769,639	7.172	2		17	10	53	82
2010	221,108	7,036,868	3.182			13	21	44	78
2011	361,775	8,275,627	2.287	1		17	21	50	89
2012	288,614	9,623,459	3.334	1		10	13	47	71
TOTAL	1,082,569	41,336,410	3.818	5		66	84	231	386
O.D.		99,917	.009				2		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	581,334		2,238,883	555,731	404,577			1,978,638	304,006	377,222	190,426
2009	1,254,045		4,465,633	331,623	691,910	5,000		2,078,441	201,379	567,502	174,106
2010			3,549,790	663,497	398,219			1,327,819	518,946	360,013	218,584
2011	3,000		3,708,495	890,261	799,240			1,498,898	697,186	428,680	249,867
2012	661,012		2,207,107	731,053	759,033	5,000		3,776,126	415,691	874,395	194,042
TOTAL	2,499,391		16,169,908	3,172,165	3,052,979	10,000		10,659,922	2,137,208	2,607,812	1,027,025
O.D.				29,867					51,920		18,130

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	616,214		2,287,544	624,642	509,362			3,272,443	378,184	477,185	175,573
2009	1,755,761	47,701	4,598,380	410,078	823,012	16,499	65,771	3,687,669	269,122	673,107	168,535
2010	586	77,450	4,191,471	772,583	499,407	600	45,762	3,046,133	619,074	439,684	210,059
2011	4,285	114,837	4,708,236	1,027,206	943,654	533	124,973	3,398,660	692,171	527,073	234,625
2012	719,644	92,365	3,166,562	1,014,587	753,834	12,326	138,669	2,820,014	561,271	688,546	185,310
TOTAL	3,096,490	332,353	18,952,193	3,849,096	3,529,269	29,958	375,175	16,224,919	2,519,822	2,805,595	974,102
O.D.	4	186	5,723	30,997	514	11	377	11,832	57,837	1,228	17,085

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	39,029,221	12,794,358	991,187			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-16,647,488	-5,265,074	8,077			
TOTAL LOSSES	22,381,733	7,529,284	999,264			
EXPECTED LOSSES	45,835,972	20,958,536	1,591,377			
CREDIBILITY	.17	.48	.73			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.067	.696	.092	2.855		
INDICATED (POST-TEST)	2.429	.818	.108	3.355		
PRES. ON RATE LEVEL	4.226	1.932	.147	6.305		
DERIVED BY FORMULA	3.921	1.397	.119	5.437		
UNDERLYING PRES. RATE	4.234	1.936	.147	6.317		
PROPOSED	3.921	1.397	.119	5.437		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	6.101
IND. RATES				6.10	MINIMUM PREMIUM	
MAN. RATES	9.26	8.25	6.95	+ 6.10	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	155,046	7,053,560	4.549	1		11	16	76	104
2009	235,474	9,916,279	4.211			17	17	86	120
2010	493,624	19,967,594	4.045	2		38	38	113	191
2011	639,581	15,332,430	2.397	1		28	36	117	182
2012	631,464	5,448,716	.862			3	25	91	119
TOTAL	2,155,189	57,718,579	2.678	4		97	132	483	716
O.D.		192,648	.008				1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	743,081		2,307,608	633,856	531,665	625		1,301,250	438,586	817,586	279,303
2009			3,918,637	793,445	901,939			1,524,718	990,184	1,521,389	265,967
2010	431,325		9,477,298	1,542,386	1,215,225	335,937		4,190,956	951,700	1,245,876	576,891
2011	3,000		6,277,945	1,352,570	899,571			4,378,122	713,348	1,140,848	567,026
2012			535,202	744,964	1,285,929			271,828	605,339	1,414,195	591,259
TOTAL	1,177,406		22,516,690	5,067,221	4,834,329	336,562		11,666,874	3,699,157	6,139,894	2,280,446
O.D.				97,584	7,372				58,224	9,377	20,091

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	787,666		2,643,537	712,453	669,367	2,189		2,864,593	545,601	1,034,248	257,517
2009	553	47,920	4,630,474	928,546	1,066,395	486	71,161	3,773,478	1,208,512	1,788,151	257,456
2010	480,887	204,400	11,102,607	1,834,826	1,488,178	624,306	131,715	8,964,162	1,224,726	1,478,318	554,392
2011	4,654	185,032	7,589,338	1,549,610	1,153,229	729	181,922	4,930,820	816,303	1,249,092	532,437
2012	1,005	75,517	2,531,585	1,139,208	1,078,482	1,223	109,099	2,016,275	728,801	1,013,644	564,652
TOTAL	1,274,765	512,869	28,497,541	6,164,643	5,455,651	628,933	493,897	22,549,328	4,523,943	6,563,453	2,166,454
O.D.	1	15	659	110,032	7,775		29	676	72,861	10,156	19,180

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	53,958,713	22,908,514	2,185,634	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-22,008,633	-7,155,414	14,332	
TOTAL LOSSES	31,950,080	15,753,100	2,199,966	
EXPECTED LOSSES	60,797,882	28,750,222	2,715,538	
CREDIBILITY	.28	.76	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.482	.731	.102	2.315
INDICATED (POST-TEST)	1.741	.859	.120	2.720
PRES. ON RATE LEVEL	2.816	1.331	.126	4.273
DERIVED BY FORMULA	2.515	.972	.120	3.607
UNDERLYING PRES. RATE	2.821	1.334	.126	4.281
PROPOSED	2.515	.972	.120	3.607

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	4.047
IND. RATES				4.05	MINIMUM PREMIUM	
MAN. RATES	6.02	5.48	4.71	+ 4.05	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	436,660	15,288,575	3.501			29	36	202	267	
2009	375,412	18,495,068	4.926	1		38	28	168	235	
2010	378,998	14,564,907	3.843	1		27	36	159	223	
2011	407,712	20,303,073	4.979	2		29	34	158	223	
2012	393,214	11,138,808	2.832			8	27	193	228	
TOTAL	1,991,996	79,790,431	4.006	4		131	161	880	1176	
O.D.		165,469	.008			1	1	1	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			5,950,265	1,793,682	1,621,326			2,514,405	737,406	1,696,614	974,877
2009	99,818		7,586,223	1,270,869	1,515,477			4,906,581	860,319	1,533,859	721,922
2010	398,976		4,957,806	1,823,211	1,305,922	568,788		2,326,752	1,008,263	1,650,033	525,156
2011	754,078		7,048,283	1,741,972	1,901,910	143,000		4,595,307	1,575,383	1,785,831	757,309
2012			1,411,455	1,346,223	2,708,306			705,373	1,686,099	2,506,208	775,144
TOTAL	1,252,872		26,954,032	7,975,957	9,052,941	711,788		15,048,418	5,867,470	9,172,545	3,754,408
O.D.			115,214	6,723	2,500			11,200	1,716		28,116

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			7,233,276	2,016,098	2,041,252			6,139,986	917,333	2,146,213	898,837
2009	140,737	88,627	8,564,259	1,495,646	1,796,457	1,351	181,025	10,187,707	1,098,011	1,824,019	698,820
2010	325,912	117,470	6,212,330	2,031,965	1,507,951	774,433	87,276	5,645,175	1,239,894	1,879,775	504,675
2011	901,174	199,405	8,168,708	1,996,622	2,127,683	133,459	272,718	7,393,811	1,617,310	1,969,985	711,113
2012	1,933	158,549	5,318,670	2,248,145	2,265,956	2,600	231,298	4,336,351	1,479,727	1,839,615	740,263
TOTAL	1,369,756	564,051	35,497,243	9,788,476	9,739,299	911,843	772,317	33,703,030	6,352,275	9,659,607	3,553,708
O.D.	14	3,007	124,460	13,115	6,970	3	785	21,385	2,920	506	26,812

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	72,967,894	35,563,168	3,580,520	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-21,692,671	-8,637,954	14,555	
TOTAL LOSSES	51,275,223	26,925,214	3,595,075	
EXPECTED LOSSES	54,839,649	32,509,374	3,725,031	
CREDIBILITY	.26	.72	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.574	1.352	.180	4.106
INDICATED (POST-TEST)	3.024	1.589	.212	4.825
PRES. ON RATE LEVEL	2.748	1.629	.186	4.563
DERIVED BY FORMULA	2.820	1.600	.212	4.632
UNDERLYING PRES. RATE	2.753	1.632	.187	4.572
PROPOSED	2.820	1.600	.212	4.632

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	5.198
IND. RATES				5.20	MINIMUM PREMIUM	
MAN. RATES	5.35	5.08	5.03	+ 5.20	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	784,735	25,854,924	3.294			45	46	310	401
2009	744,714	25,345,521	3.403	1	1	39	53	279	373
2010	918,089	22,423,004	2.442	4		38	52	282	376
2011	1,196,311	28,535,565	2.385	1	2	39	61	270	373
2012	1,051,971	24,588,002	2.337	4		23	38	251	316
TOTAL	4,695,820	126,747,016	2.699	10	3	184	250	1392	1839
O.D.		1,631,614	.034			1	1	1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			9,201,678	1,509,927	3,390,611			6,070,669	1,392,942	3,061,595	1,227,502
2009	65,886	482,006	8,557,324	2,145,869	3,383,649		220,000	4,043,766	1,304,810	3,771,325	1,370,886
2010	755,349		7,577,067	2,156,486	2,535,038	100		3,530,008	1,298,374	3,331,379	1,239,203
2011	204,246	285,990	8,046,825	2,491,481	4,027,897	647	643,296	5,321,722	1,951,484	4,011,194	1,550,783
2012	541,400		4,649,536	1,678,115	4,022,505	14,468		4,831,182	1,509,274	6,144,182	1,197,340
TOTAL	1,566,881	767,996	38,032,430	9,981,878	17,359,700	15,215	863,296	23,797,347	7,456,884	20,319,675	6,585,714
O.D.	3,000		455,749		12,220			1,126,296		2,489	31,860

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			10,703,210	1,697,154	4,268,783			11,951,058	1,732,819	3,872,918	1,131,757
2009	93,757	586,560	10,119,638	2,513,940	3,948,098	4,969	737,182	8,438,987	1,647,585	4,414,921	1,327,018
2010	964,961	173,907	9,306,537	2,485,272	2,858,841	1,717	124,519	7,962,232	1,663,303	3,734,149	1,190,874
2011	245,814	694,223	10,681,387	2,938,718	4,235,383	6,418	1,554,674	9,296,343	2,157,331	4,172,579	1,456,185
2012	591,413	283,334	9,583,519	3,314,458	3,472,039	37,220	556,761	10,915,687	2,731,823	4,426,824	1,143,460
TOTAL	1,895,945	1,738,024	50,394,291	12,949,542	18,783,144	50,324	2,973,136	48,564,307	9,932,861	20,621,391	6,249,294
O.D.	4,221	4,515	187,092	8,713	19,374	115	29,906	814,054	29,968	22,026	30,602

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	106,655,930	62,367,019	6,279,896	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-36,171,083	-14,127,848	33,734	
TOTAL LOSSES	70,484,847	48,239,171	6,313,630	
EXPECTED LOSSES	94,198,149	54,283,680	7,748,103	
CREDIBILITY	.46	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.501	1.027	.134	2.662
INDICATED (POST-TEST)	1.764	1.207	.157	3.128
PRES. ON RATE LEVEL	2.002	1.154	.165	3.321
DERIVED BY FORMULA	1.893	1.207	.157	3.257
UNDERLYING PRES. RATE	2.006	1.156	.165	3.327
PROPOSED	1.893	1.207	.157	3.257

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.655
IND. RATES				3.66	MINIMUM PREMIUM	
MAN. RATES	4.45	4.20	3.66	+ 3.66	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	7,069	1,125,552	15.922			4			3	7
2009	5,247	325,285	6.199				1		5	6
2010	3,394	5,795	.170							
2011	5,819	378,931	6.511			1			2	3
2012	5,447	9,482,238	174.081			1	1		1	3
TOTAL	26,976	11,317,801	41.955			1	6	1	11	19

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			714,007		32,043			358,538		14,964	6,000
2009				107,533	58,739				53,023	105,192	798
2010											5,795
2011			204,300		31,993			125,000		4,661	12,977
2012		736,455	372,726		2,620		7,812,729	544,153		6,540	7,015
TOTAL		736,455	1,291,033	107,533	125,395		7,812,729	1,027,691	53,023	131,357	32,585

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			873,231		40,342			909,611		18,930	5,532
2009		57	8,568	120,895	67,922		637	8,663	63,909	122,538	772
2010											5,569
2011	30	5,497	227,648	13,028	38,001	33	8,800	239,405	9,148	10,169	12,185
2012	53	53,041	277,551	27,447	20,160	21,381	901,147	829,662	52,731	34,334	6,699
TOTAL	83	58,595	1,386,998	161,370	166,425	21,414	910,584	1,987,341	125,788	185,971	30,757

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,365,015	639,554	30,757	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-506,199	-120,576	174	
TOTAL LOSSES	3,858,816	518,978	30,931	
EXPECTED LOSSES	1,265,712	455,086	44,511	
CREDIBILITY	.01	.04	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	14.305	1.924	.115	16.344
INDICATED (POST-TEST)	16.808	2.261	.135	19.204
PRES. ON RATE LEVEL	4.683	1.684	.165	6.532
DERIVED BY FORMULA	4.804	1.707	.163	6.674
UNDERLYING PRES. RATE	4.692	1.687	.165	6.544
PROPOSED	4.804	1.707	.163	6.674

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	7.489
IND. RATES				7.49	MINIMUM PREMIUM	
MAN. RATES	7.66	7.38	7.20	+ 7.49	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	9,722	276,707	2.846				2	5	7
2009	7,298	752,352	10.309			2		6	8
2010	1,505	43,853	2.913					3	3
2011	3,888	22,860	.587					1	1
2012	6,872	85,040	1.237					2	2
TOTAL	29,285	1,180,812	4.032			2	2	17	21

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				102,575	22,298				128,831	15,182	7,821
2009			518,524		57,478			128,377		43,709	4,264
2010					6,814					33,301	3,738
2011					13,950					4,170	4,740
2012					53,419					30,135	1,486
TOTAL			518,524	102,575	153,959			128,377	128,831	126,497	22,049

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				115,294	28,073				160,266	19,206	7,211
2009	75	6,329	609,272	4,785	69,656	42	5,526	309,617	2,771	51,742	4,128
2010		10	611	322	7,186		106	2,399	1,526	36,061	3,592
2011	1	76	3,204	1,477	13,218		29	667	349	4,025	4,451
2012	12	1,449	46,362	22,338	40,287	10	989	16,814	7,625	19,970	1,419
TOTAL	88	7,864	659,449	144,216	158,420	52	6,650	329,497	172,537	131,004	20,801

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,003,600	606,177	20,801	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-543,180	-179,578	183	
TOTAL LOSSES	460,420	426,599	20,984	
EXPECTED LOSSES	1,335,983	683,805	45,684	
CREDIBILITY	.02	.04	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.572	1.457	.072	3.101
INDICATED (POST-TEST)	1.847	1.712	.085	3.644
PRES. ON RATE LEVEL	4.553	2.331	.156	7.040
DERIVED BY FORMULA	4.499	2.306	.151	6.956
UNDERLYING PRES. RATE	4.562	2.335	.156	7.053
PROPOSED	4.499	2.306	.151	6.956

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	7.806
IND. RATES				7.81	MINIMUM PREMIUM	
MAN. RATES	8.84	8.33	7.76	+ 7.81	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	163,998	2,283,144	1.392			4	7	33	44
2009	161,626	2,602,550	1.610			3	3	36	42
2010	244,023	3,433,117	1.406			5	10	42	57
2011	353,367	5,322,660	1.506			10	21	46	77
2012	325,248	2,466,178	.758			2	6	42	50
TOTAL	1,248,262	16,107,649	1.290			24	47	199	270
O.D.		1,568							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			669,069	138,644	194,229			760,092	79,710	237,080	204,320
2009			944,695	101,674	296,208			463,988	94,035	429,782	272,168
2010			1,091,613	410,248	513,694			508,009	245,226	517,594	146,733
2011			1,668,706	899,080	589,225			762,178	544,623	528,711	330,137
2012			336,770	253,925	731,968			92,463	119,347	723,684	208,021
TOTAL			4,710,853	1,803,571	2,325,324			2,586,730	1,082,941	2,436,851	1,161,379
O.D.											1,568

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			755,361	155,836	244,532			1,519,139	99,160	299,910	188,383
2009	119	10,323	991,398	124,528	345,748	117	17,273	883,756	123,298	502,168	263,459
2010	258	26,268	1,390,061	467,008	570,708	248	19,797	1,252,041	304,468	581,652	141,010
2011	413	60,663	2,465,699	916,328	668,388	303	70,291	1,905,772	528,341	580,348	309,999
2012	422	37,959	1,267,292	525,406	599,049	403	39,354	718,328	260,411	497,438	198,660
TOTAL	1,212	135,213	6,869,811	2,189,106	2,428,425	1,071	146,715	6,279,036	1,315,678	2,461,516	1,101,511
O.D.											1,501

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	13,433,058	8,394,725	1,103,012		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-8,521,913	-2,122,827	6,949		
TOTAL LOSSES	4,911,145	6,271,898	1,109,961		
EXPECTED LOSSES	22,780,783	8,350,873	1,435,501		
CREDIBILITY	.19	.53	.80		
PURE PREMIUMS					
INDICATED (PRE-TEST)	.393	.502	.089	.984	
INDICATED (POST-TEST)	.462	.590	.105	1.157	
PRES. ON RATE LEVEL	1.821	.668	.115	2.604	
DERIVED BY FORMULA	1.563	.627	.107	2.297	
UNDERLYING PRES. RATE	1.825	.669	.115	2.609	
PROPOSED	1.563	.627	.107	2.297	
IND. RATES					
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE
IND. RATES				2.58	MINIMUM PREMIUM
MAN. RATES	3.85	3.35	2.87	+ 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
2008	248,791	13,432,575	5.399			21	25	113	161
2009	177,394	7,525,722	4.242	1	2	16	13	68	98
2010	161,416	8,635,053	5.349			15	19	61	95
2011	185,822	10,604,101	5.706			22	12	68	102
2012	191,593	5,796,192	3.025			8	19	70	97
TOTAL	965,016	45,993,643	4.766	1	2	82	88	380	553
O.D.		44,662	.004				2		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		1,127,291	4,216,153	1,003,483	1,500,118		1,261,272	1,843,735	483,984	1,430,542	565,997
2009	331,078		3,288,591	493,011	1,045,916			742,940	251,723	903,228	469,235
2010			2,948,268	796,674	712,334			2,551,182	567,371	665,139	394,085
2011			4,787,477	379,424	968,178			2,696,107	282,282	1,118,588	372,045
2012			1,505,950	722,303	1,016,471			568,977	598,096	1,061,182	323,213
TOTAL	331,078	1,127,291	16,746,439	3,394,895	5,243,017		1,261,272	8,402,941	2,183,456	5,178,679	2,124,575
O.D.				43,398							1,264

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		669,788	4,975,809	1,127,915	1,888,649		809,733	3,709,382	602,075	1,809,636	521,849
2009	463,860	40,695	3,915,744	591,661	1,224,424	241	35,863	1,836,559	322,194	1,055,954	454,219
2010	535	62,351	3,329,061	905,928	818,247	764	60,923	4,077,710	702,934	783,006	378,716
2011	751	129,686	5,350,785	644,266	1,108,431	631	163,863	4,435,613	466,208	1,194,839	349,350
2012	1,044	94,192	3,210,759	1,099,628	935,827	1,353	121,989	2,365,190	667,133	800,048	308,668
TOTAL	466,190	996,712	20,782,158	4,369,398	5,975,578	2,989	1,192,371	16,424,454	2,760,544	5,643,483	2,012,802
O.D.	6	322	9,865	44,347	886						1,212

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	39,875,067	18,794,236	2,014,014			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-11,804,230	-4,212,386	8,481			
TOTAL LOSSES	28,070,837	14,581,850	2,022,495			
EXPECTED LOSSES	29,432,989	15,816,612	2,200,235			
CREDIBILITY	.16	.44	.68			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.909	1.511	.210	4.630		
INDICATED (POST-TEST)	3.418	1.775	.247	5.440		
PRES. ON RATE LEVEL	3.044	1.636	.228	4.908		
DERIVED BY FORMULA	3.104	1.697	.241	5.042		
UNDERLYING PRES. RATE	3.050	1.639	.228	4.917		
PROPOSED	3.104	1.697	.241	5.042		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	5.658
IND. RATES				5.66	MINIMUM PREMIUM	
MAN. RATES	5.49	5.47	5.41	+ 5.66	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	69,322	2,673,614	3.856			5	12	31	48
2009	67,616	4,277,629	6.326			11	4	34	49
2010	75,980	2,216,332	2.916			5	7	23	35
2011	82,309	3,063,610	3.722			7	9	35	51
2012	86,758	1,883,029	2.170				6	41	47
TOTAL	381,985	14,114,214	3.695			28	38	164	230
O.D.		5,480	.001					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			885,001	481,749	190,259			478,356	263,707	218,894	155,648
2009			2,357,608	136,535	220,341			1,049,220	51,536	367,496	94,893
2010			1,008,351	186,467	178,227			340,925	122,920	267,801	111,641
2011			1,268,713	414,741	351,950			407,196	162,057	356,837	102,116
2012			248,189	248,189	571,687				183,669	757,681	121,803
TOTAL			5,519,673	1,467,681	1,512,464			2,275,697	783,889	1,968,709	586,101
O.D.					4,867					613	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,082,356	541,487	239,536			1,213,589	328,050	276,904	143,507
2009	324	28,008	2,702,979	172,816	270,302	322	43,208	2,418,287	82,323	435,003	91,856
2010	175	22,394	1,213,782	220,789	210,775	153	12,606	820,952	156,609	302,785	107,287
2011	258	41,449	1,693,827	454,731	403,025	137	34,940	943,602	186,582	373,482	95,887
2012	344	24,122	795,039	422,946	455,796	422	36,950	641,193	295,465	519,476	116,322
TOTAL	1,101	115,973	7,487,983	1,812,769	1,579,434	1,034	127,704	6,037,623	1,049,029	1,907,650	554,859
O.D.					6,128					775	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,771,418	6,355,785	554,859			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,791,819	-1,323,547	2,585			
TOTAL LOSSES	9,979,599	5,032,238	557,444			
EXPECTED LOSSES	9,809,374	5,072,760	603,536			
CREDIBILITY	.09	.24	.37			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.613	1.317	.146	4.076		
INDICATED (POST-TEST)	3.070	1.547	.172	4.789		
PRES. ON RATE LEVEL	2.563	1.325	.158	4.046		
DERIVED BY FORMULA	2.609	1.378	.163	4.150		
UNDERLYING PRES. RATE	2.568	1.328	.158	4.054		
PROPOSED	2.609	1.378	.163	4.150		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	4.657
IND. RATES				4.66	MINIMUM PREMIUM	
MAN. RATES	4.61	4.48	4.46	+ 4.66	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	41,578	2,433,554	5.852			5	5	31	41	
2009	45,509	1,563,254	3.435			3	5	33	41	
2010	46,603	2,891,615	6.204			6	7	44	57	
2011	50,199	1,588,612	3.164	1		2	5	38	46	
2012	40,747	1,334,591	3.275			1	5	22	28	
TOTAL	224,636	9,811,626	4.368	1		17	27	168	213	
O.D.		1,676								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			941,483	177,100	380,576			221,255	107,808	492,995	112,337
2009			483,253	234,112	272,593			120,829	97,610	243,544	111,313
2010			960,560	483,249	306,335			507,589	212,092	293,928	127,862
2011	42,412		357,636	272,919	267,222			130,235	104,506	271,786	141,896
2012			211,000	260,284	189,539			45,700	239,537	280,053	108,478
TOTAL	42,412		2,953,932	1,427,664	1,416,265			1,025,608	761,553	1,582,306	601,886
O.D.											1,676

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,151,434	199,060	479,147			561,324	134,112	623,638	103,575
2009	69	6,078	589,211	269,222	317,023	38	6,413	307,574	120,419	284,422	107,751
2010	222	23,793	1,237,939	529,041	351,040	240	18,746	1,224,185	259,134	338,301	122,875
2011	50,727	14,988	608,189	280,469	281,024	50	13,529	362,505	114,547	275,082	133,240
2012	303	20,020	682,320	291,619	182,470	351	28,838	526,409	211,044	211,434	103,596
TOTAL	51,321	64,879	4,269,093	1,569,411	1,610,704	679	67,526	2,981,997	839,256	1,732,877	571,037
O.D.											1,545

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,435,495	5,752,248	572,582			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,589,686	-1,385,638	2,275			
TOTAL LOSSES	4,845,809	4,366,610	574,857			
EXPECTED LOSSES	6,604,299	5,191,338	597,531			
CREDIBILITY	.06	.17	.26			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.157	1.944	.256	4.357		
INDICATED (POST-TEST)	2.534	2.284	.301	5.119		
PRES. ON RATE LEVEL	2.934	2.307	.266	5.507		
DERIVED BY FORMULA	2.910	2.303	.275	5.488		
UNDERLYING PRES. RATE	2.940	2.311	.266	5.517		
PROPOSED	2.910	2.303	.275	5.488		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	6.158
IND. RATES				6.16	MINIMUM PREMIUM	
MAN. RATES	6.30	6.15	6.07	+ 6.16	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	121,440	6,420,201	5.286			14	25	60	99
2009	100,548	3,567,127	3.547			7	11	56	74
2010	96,132	13,839,868	14.396			16	9	56	81
2011	92,234	3,775,892	4.093			7	12	43	62
2012	96,413	2,808,177	2.912				6	62	68
TOTAL	506,767	30,411,265	6.001			44	63	277	384
O.D.		1,054						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			2,730,218	1,065,297	584,830			720,218	572,122	561,639	185,877
2009			1,651,851	390,497	486,438			346,924	130,913	413,540	146,964
2010			3,148,544	576,002	1,599,697			911,322	304,017	7,133,198	167,088
2011			1,396,578	594,314	286,000			357,446	388,363	523,553	229,638
2012				382,002	754,771				567,022	825,933	278,449
TOTAL			8,927,191	3,008,112	3,711,736			2,335,910	1,962,437	9,457,863	1,008,016
O.D.					270					784	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			3,339,057	1,197,394	736,300			1,827,193	711,720	710,472	171,379
2009	238	20,429	1,974,755	455,800	571,513	110	16,700	858,950	165,934	483,717	142,261
2010	573	70,270	3,812,590	695,660	940,973	402	35,306	2,227,984	419,040	1,432,450	160,572
2011	297	47,172	1,922,633	608,617	354,808	171	38,071	1,027,323	376,018	546,872	215,630
2012	501	33,743	1,115,007	598,600	607,142	812	64,442	1,135,044	529,188	600,863	265,919
TOTAL	1,609	171,614	12,164,042	3,556,071	3,210,736	1,495	154,519	7,076,494	2,201,900	3,774,374	955,761
O.D.			62	27	254		3	125	67	757	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	19,569,963	12,744,186	955,761			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,335,070	-2,617,575	3,965			
TOTAL LOSSES	14,234,893	10,126,611	959,726			
EXPECTED LOSSES	13,343,175	9,785,671	1,054,076			
CREDIBILITY	.11	.29	.44			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.809	1.998	.189	4.996		
INDICATED (POST-TEST)	3.301	2.348	.222	5.871		
PRES. ON RATE LEVEL	2.628	1.927	.208	4.763		
DERIVED BY FORMULA	2.702	2.049	.214	4.965		
UNDERLYING PRES. RATE	2.633	1.931	.208	4.772		
PROPOSED	2.702	2.049	.214	4.965		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	5.571
IND. RATES				5.57	MINIMUM PREMIUM	
MAN. RATES	5.22	5.24	5.25	+ 5.57	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	88,603	1,888,207	2.131			5	1	23	29
2009	70,952	2,050,719	2.890			3	3	12	18
2010	71,827	2,425,639	3.377			7	3	9	19
2011	78,135	2,066,227	2.644			5	4	21	30
2012	71,051	973,871	1.370			3		11	14
TOTAL	380,568	9,404,663	2.471			23	11	76	110
O.D.		668							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,016,534	15,230	421,317			124,958		177,995	132,173
2009			960,307	282,430	184,042			289,022	140,265	131,737	62,916
2010			1,717,790	148,697	36,678			380,557	63,137	38,796	39,984
2011			1,112,055	71,982	174,906			337,292	76,911	188,713	104,368
2012			404,551		227,358			77,082		177,461	87,419
TOTAL			5,211,237	518,339	1,044,301			1,208,911	280,313	714,702	426,860
O.D.											668

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,243,222	17,119	530,438			317,018		225,165	121,864
2009	136	11,835	1,148,577	325,081	219,710	97	12,693	714,115	170,819	156,908	60,903
2010	241	36,507	2,005,483	190,976	74,095	148	12,470	873,494	84,533	53,772	38,425
2011	169	31,051	1,281,812	133,058	211,353	101	26,817	725,946	100,267	202,477	98,002
2012	93	17,318	589,226	132,558	197,649	113	12,272	242,863	53,139	123,078	83,485
TOTAL	639	96,711	6,268,320	798,792	1,233,245	459	64,252	2,873,436	408,758	761,400	402,679
O.D.											632

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,303,817	3,202,195	403,311	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,033,694	-742,826	1,340	
TOTAL LOSSES	7,270,123	2,459,369	404,651	
EXPECTED LOSSES	5,099,611	2,778,147	353,928	
CREDIBILITY	.09	.24	.36	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.910	.646	.106	2.662
INDICATED (POST-TEST)	2.244	.759	.125	3.128
PRES. ON RATE LEVEL	1.337	.729	.093	2.159
DERIVED BY FORMULA	1.419	.736	.105	2.260
UNDERLYING PRES. RATE	1.340	.730	.093	2.163
PROPOSED	1.419	.736	.105	2.260

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.536
IND. RATES				2.54	MINIMUM PREMIUM	
MAN. RATES	2.29	2.26	2.38	+ 2.54	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	610,391	25,037,398	4.101	3	1	48	58	252	362	
2009	512,212	27,620,354	5.392	1		47	61	217	326	
2010	489,329	23,000,235	4.700	4		37	67	218	326	
2011	534,991	25,074,295	4.686	1		43	59	228	331	
2012	530,714	15,901,317	2.996	3		12	44	211	270	
TOTAL	2,677,637	116,633,599	4.356	12	1	187	289	1126	1615	
O.D.		150,309	.005				1	1	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	145,059	339,828	10,606,061	2,284,509	2,383,544	3,630	200,000	4,265,336	1,076,291	2,367,089	1,366,051
2009	349,879		9,602,310	2,398,987	2,891,352	700		7,036,508	1,565,141	2,672,370	1,103,107
2010	856,281		7,568,224	2,377,794	2,339,451	77,567		3,598,095	2,345,841	2,640,007	1,196,975
2011	212,674		8,036,150	2,692,454	2,113,405	159		5,290,626	3,471,183	2,123,974	1,133,670
2012	922,260		2,661,440	1,823,267	3,081,306	62,022		1,201,464	1,727,712	3,397,352	1,024,494
TOTAL	2,486,153	339,828	38,474,185	11,577,011	12,809,058	144,078	200,000	21,392,029	10,186,168	13,200,792	5,824,297
O.D.				90,509	2,206				38,177	4,217	15,200

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	153,763	603,905	12,716,445	2,567,789	3,000,889	12,713	494,315	10,045,899	1,338,909	2,994,369	1,259,499
2009	490,984	111,542	10,782,878	2,790,103	3,391,341	4,085	251,971	14,044,307	1,966,731	3,165,416	1,067,808
2010	1,093,723	176,039	9,377,018	2,702,972	2,657,720	167,119	141,228	8,836,178	2,750,888	3,027,426	1,150,293
2011	255,416	256,281	10,473,977	2,898,078	2,436,647	1,942	410,085	11,140,860	3,114,127	2,469,331	1,064,516
2012	1,005,235	219,559	7,420,442	2,883,110	2,675,393	138,548	323,065	6,125,029	1,960,022	2,497,180	978,392
TOTAL	2,999,121	1,367,326	50,770,760	13,842,052	14,161,990	324,407	1,620,664	50,192,273	11,130,677	14,153,722	5,520,508
O.D.	13	686	21,081	92,722	3,940	11	429	13,109	40,750	5,363	14,374

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	107,309,880	53,431,216	5,534,882			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-34,173,294	-12,624,697	24,507			
TOTAL LOSSES	73,136,586	40,806,519	5,559,389			
EXPECTED LOSSES	86,139,581	47,501,279	6,292,447			
CREDIBILITY	.32	.87	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.731	1.524	.208	4.463		
INDICATED (POST-TEST)	3.209	1.791	.244	5.244		
PRES. ON RATE LEVEL	3.211	1.771	.234	5.216		
DERIVED BY FORMULA	3.210	1.788	.244	5.242		
UNDERLYING PRES. RATE	3.217	1.774	.235	5.226		
PROPOSED	3.210	1.788	.244	5.242		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	5.882
IND. RATES				5.88	MINIMUM PREMIUM	
MAN. RATES	6.14	5.93	5.75	+ 5.88	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	499,081	27,959,088	5.602		1	57	78	389	525
2009	423,138	23,253,843	5.495			38	75	346	459
2010	414,617	31,816,717	7.673		2	40	78	314	435
2011	420,539	24,234,066	5.762	1		21	80	327	429
2012	414,771	24,165,293	5.826			17	80	325	422
TOTAL	2,172,146	131,429,007	6.051		3	173	391	1701	2270
O.D.		48,169	.002			1	1	1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		722,691	9,971,486	3,087,101	2,196,915		225,000	4,625,506	2,196,328	3,502,809	1,431,252
2009			7,449,098	3,681,163	2,152,166			3,102,619	3,017,926	2,703,524	1,147,347
2010	274,462	1,040,955	6,665,716	3,039,216	2,570,067	117,828	7,912,739	4,185,938	2,057,758	2,926,689	1,025,349
2011	3,000		3,791,156	3,395,574	2,902,530	852,561		2,452,964	6,035,976	3,827,570	972,735
2012			2,746,610	3,662,139	3,495,479			3,630,829	4,859,100	4,620,266	1,150,870
TOTAL	277,462	1,763,646	30,624,066	16,865,193	13,317,157	970,389	8,137,739	17,997,856	18,167,088	17,580,858	5,727,553
O.D.	3,000			4,167	10,130				6,977	820	23,075

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		766,375	12,195,128	3,469,904	2,765,912		331,845	11,734,907	2,732,233	4,431,051	1,319,614
2009	1,067	92,470	9,025,548	4,195,664	2,543,298	1,013	144,542	7,872,109	3,625,112	3,197,456	1,110,632
2010	351,699	380,876	8,308,966	3,366,773	2,893,781	270,956	1,967,792	9,157,824	2,472,232	3,331,659	985,360
2011	4,893	165,689	6,695,855	3,395,576	3,068,824	790,536	320,956	8,697,279	4,928,312	4,162,623	913,398
2012	4,389	293,160	9,939,909	4,400,372	3,166,454	8,208	709,178	13,669,351	4,149,618	3,715,572	1,099,081
TOTAL	362,048	1,698,570	46,165,406	18,828,289	14,438,269	1,070,713	3,474,313	51,131,470	17,907,507	18,838,361	5,428,085
O.D.	3,828	83	3,272	5,332	9,684	2	76	2,405	7,452	1,029	22,070

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	103,912,186	70,035,923	5,450,155			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-31,889,798	-16,342,629	22,639			
TOTAL LOSSES	72,022,388	53,693,294	5,472,794			
EXPECTED LOSSES	80,108,743	61,211,075	5,951,681			
CREDIBILITY	.28	.76	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.316	2.472	.252	6.040		
INDICATED (POST-TEST)	3.896	2.905	.296	7.097		
PRES. ON RATE LEVEL	3.681	2.813	.273	6.767		
DERIVED BY FORMULA	3.741	2.883	.296	6.920		
UNDERLYING PRES. RATE	3.688	2.818	.274	6.780		
PROPOSED	3.741	2.883	.296	6.920		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	7.765
IND. RATES				7.77	MINIMUM PREMIUM	
MAN. RATES	7.78	7.59	7.46	+ 7.77	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	320,421	18,274,747	5.703	1	1	38	30	178	248
2009	275,029	11,949,055	4.344	1		23	33	129	186
2010	255,212	14,236,495	5.578		1	27	43	148	219
2011	273,509	11,727,478	4.287			17	38	155	210
2012	261,699	10,442,881	3.990	1		11	35	123	170
TOTAL	1,385,870	66,630,656	4.808	3	2	116	179	733	1033
O.D.		2,630							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	553,522	452,841	7,748,439	1,567,921	1,629,762	3,050	727,703	3,126,492	664,710	1,265,007	535,300
2009	327,061		4,677,767	1,550,660	818,403			2,029,990	1,140,231	986,659	418,284
2010		109,579	5,932,945	1,541,343	1,369,811		18,347	2,418,518	1,162,980	1,314,235	368,737
2011			3,553,458	1,756,357	1,480,121			1,920,359	1,064,346	1,584,608	368,229
2012	3,000		2,097,688	1,438,530	1,218,454	1,571		707,760	2,740,732	1,828,291	406,855
TOTAL	883,583	562,420	24,010,297	7,854,811	6,516,551	4,621	746,050	10,203,119	6,772,999	6,978,800	2,097,405
O.D.											2,630

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	586,733	339,483	9,406,553	1,762,345	2,051,865	10,681	758,737	7,725,915	826,899	1,600,226	493,547
2009	458,420	56,728	5,518,588	1,776,651	981,604	566	78,059	4,359,325	1,377,845	1,172,736	404,899
2010	1,214	339,786	7,270,340	1,768,656	1,587,674	1,541	126,870	5,841,235	1,391,556	1,523,276	354,356
2011	872	123,374	5,020,193	1,830,457	1,622,036	647	155,214	4,196,546	1,092,856	1,675,557	345,767
2012	5,055	139,464	4,771,310	1,738,489	1,193,474	6,481	250,521	4,705,423	1,661,246	1,449,460	388,547
TOTAL	1,052,294	998,835	31,986,984	8,876,598	7,436,653	19,916	1,369,401	26,828,444	6,350,402	7,421,255	1,987,116
O.D.											2,468

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	62,255,874	30,084,908	1,989,584	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-19,623,425	-6,948,743	8,290	
TOTAL LOSSES	42,632,449	23,136,165	1,997,874	
EXPECTED LOSSES	49,267,679	26,012,779	2,189,674	
CREDIBILITY	.21	.56	.86	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.076	1.669	.144	4.889
INDICATED (POST-TEST)	3.614	1.961	.169	5.744
PRES. ON RATE LEVEL	3.548	1.873	.158	5.579
DERIVED BY FORMULA	3.562	1.922	.167	5.651
UNDERLYING PRES. RATE	3.555	1.877	.158	5.590
PROPOSED	3.562	1.922	.167	5.651

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	6.341
IND. RATES				6.34	MINIMUM PREMIUM	
MAN. RATES	6.31	6.22	6.15	+ 6.34	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	189,024	13,948,212	7.379			28	20	101	149
2009	179,257	8,207,820	4.578	1		16	17	99	133
2010	195,133	5,869,238	3.007			13	14	61	88
2011	214,203	10,478,303	4.891		2	15	17	69	103
2012	223,503	11,712,300	5.240			10	12	80	102
TOTAL	1,001,120	50,215,873	5.016	1	2	82	80	410	575
O.D.		29,282	.002				3		3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			6,614,476	952,123	1,034,675			3,480,135	439,355	983,205	444,243
2009	3,000		3,183,290	585,165	1,047,822	415		1,394,532	281,475	1,268,124	443,997
2010			2,753,690	511,347	482,296			847,666	314,910	633,099	326,230
2011		130,670	3,348,217	587,051	1,027,483		39,163	3,450,193	366,800	1,170,270	358,456
2012			2,217,325	397,177	1,313,839			3,643,972	847,496	2,774,557	517,934
TOTAL	3,000	130,670	18,116,998	3,032,863	4,906,115	415	39,163	12,816,498	2,250,036	6,829,255	2,090,860
O.D.				17,825					1,769		9,688

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			7,724,902	1,070,187	1,302,655			7,829,643	546,558	1,243,757	409,592
2009	4,650	39,422	3,798,254	693,661	1,226,444	1,778	64,753	3,414,924	373,651	1,484,660	429,789
2010	478	61,182	3,314,794	604,953	570,991	387	31,357	2,041,825	397,725	717,684	313,507
2011	711	296,694	3,885,635	760,223	1,119,016	855	225,363	3,603,013	505,080	1,228,820	336,590
2012	829	98,698	3,351,206	995,030	1,120,346	2,563	243,737	4,790,479	1,201,922	1,759,398	494,627
TOTAL	6,668	495,996	22,074,791	4,124,054	5,339,452	5,583	565,210	21,679,884	3,024,936	6,434,319	1,984,105
O.D.				20,035					2,201		9,278

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	44,828,132	18,944,997	1,993,383	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-16,292,175	-4,550,862	9,359	
TOTAL LOSSES	28,535,957	14,394,135	2,002,742	
EXPECTED LOSSES	41,986,974	17,399,466	2,212,476	
CREDIBILITY	.17	.45	.69	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.850	1.438	.200	4.488
INDICATED (POST-TEST)	3.349	1.690	.235	5.274
PRES. ON RATE LEVEL	4.185	1.735	.221	6.141
DERIVED BY FORMULA	4.043	1.715	.231	5.989
UNDERLYING PRES. RATE	4.194	1.738	.221	6.153
PROPOSED	4.043	1.715	.231	5.989

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	6.720
IND. RATES				6.72	MINIMUM PREMIUM	
MAN. RATES	7.64	7.16	6.77	+ 6.72	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	81,276	7,030,197	8.649			14	8	53	75
2009	73,224	6,452,832	8.812			16	11	35	62
2010	78,908	7,150,425	9.061			16	6	24	47
2011	119,086	5,506,885	4.624		1	10	9	27	47
2012	123,926	11,267,295	9.091		1	12	8	40	62
TOTAL	476,420	37,407,634	7.852		2	2	68	42	179
O.D.		971							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			3,854,564	372,046	677,641			900,311	391,412	634,731	199,492
2009			3,549,080	350,058	338,420			1,527,561	229,701	358,393	99,619
2010		273,890	3,845,645	226,210	186,004		25,849	1,879,397	113,085	432,720	167,625
2011	149,256		2,444,104	222,806	326,346			1,510,645	249,079	396,648	208,001
2012	741,816	89,482	3,318,515	570,906	1,013,575	1,000	134,858	3,104,007	1,293,121	706,536	293,479
TOTAL	891,072	363,372	17,011,908	1,742,026	2,541,986	1,000	160,707	8,921,921	2,276,398	2,529,028	968,216
O.D.											971

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			4,714,132	418,180	853,144			2,284,089	486,918	802,934	183,932
2009	485	41,834	4,043,089	421,178	415,376	452	59,450	3,387,521	296,501	430,162	96,431
2010	788	588,767	4,317,645	321,837	270,084	1,067	101,684	3,509,675	204,189	511,363	161,088
2011	178,496	68,141	2,809,202	340,566	411,736	431	108,851	2,955,577	330,149	463,811	195,313
2012	807,574	270,920	4,310,246	1,100,144	1,003,474	14,995	696,906	6,259,846	1,095,702	747,825	280,272
TOTAL	987,343	969,662	20,194,314	2,601,905	2,953,814	16,945	966,891	18,396,708	2,413,459	2,956,095	917,036
O.D.											926

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	41,531,863	10,925,273	917,962	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-13,422,291	-2,923,836	5,458	
TOTAL LOSSES	28,109,572	8,001,437	923,420	
EXPECTED LOSSES	35,326,543	11,453,136	1,157,700	
CREDIBILITY	.10	.28	.42	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.900	1.679	.194	7.773
INDICATED (POST-TEST)	6.933	1.973	.228	9.134
PRES. ON RATE LEVEL	7.401	2.399	.243	10.043
DERIVED BY FORMULA	7.354	2.280	.237	9.871
UNDERLYING PRES. RATE	7.415	2.404	.243	10.062
PROPOSED	7.354	2.280	.237	9.871

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	11.077
IND. RATES				11.08	MINIMUM PREMIUM	
MAN. RATES	11.81	11.59	11.07	+ 11.08	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	70,288	3,393,907	4.828			6	4	26	36
2009	64,976	4,488,880	6.908	1		6	5	26	38
2010	101,671	2,985,770	2.936	1		2	7	18	28
2011	110,378	7,511,537	6.805	1		6	15	14	36
2012	152,698	2,179,470	1.427	2		1	4	26	33
TOTAL	500,011	20,559,564	4.112	5		21	35	110	171
O.D.		1,521							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,511,528	163,685	218,962			1,127,760	69,597	196,435	105,940
2009	969,210		1,332,152	142,765	188,675	280		241,702	1,249,213	251,953	112,930
2010	348,355		450,935	163,477	177,168			1,260,849	218,732	251,271	114,983
2011	93,659		1,237,570	395,372	179,908	273,908		4,333,383	604,985	256,717	136,035
2012	74,110		461,251	163,473	438,664	393		102,080	111,908	642,522	185,069
TOTAL	1,485,334		4,993,436	1,028,772	1,203,377	274,581		7,065,774	2,254,435	1,598,898	654,957
O.D.											1,521

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,717,453	183,982	275,674			2,514,938	86,579	248,491	97,677
2009	1,180,023	16,307	1,575,354	168,581	226,826	858	11,875	706,185	1,210,339	307,200	109,316
2010	444,391	7,540	391,467	181,769	195,751	291	22,929	1,531,858	270,012	295,830	110,499
2011	111,976	32,568	1,327,501	406,013	228,005	253,789	72,491	1,972,522	555,822	323,317	127,737
2012	80,860	30,297	1,024,395	347,274	376,918	1,244	36,994	682,114	236,708	443,623	176,741
TOTAL	1,817,250	86,712	6,036,170	1,287,619	1,303,174	256,182	144,289	7,407,617	2,359,460	1,618,461	621,970
O.D.											1,426

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,748,220	6,568,714	623,396	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,581,252	-1,792,303	4,600	
TOTAL LOSSES	9,166,968	4,776,411	627,996	
EXPECTED LOSSES	17,700,388	7,175,158	890,019	
CREDIBILITY	.10	.29	.44	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.833	.955	.126	2.914
INDICATED (POST-TEST)	2.154	1.122	.148	3.424
PRES. ON RATE LEVEL	3.533	1.432	.178	5.143
DERIVED BY FORMULA	3.395	1.342	.165	4.902
UNDERLYING PRES. RATE	3.540	1.435	.178	5.153
PROPOSED	3.395	1.342	.165	4.902

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	5.501
IND. RATES				5.50	MINIMUM PREMIUM	
MAN. RATES	6.33	5.90	5.67	+ 5.50	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
2008	8,295	558,092	6.728			8,295			1	1	4	6
2009	8,647	271,001	3.134			8,647				2	4	6
2010	7,579	131,415	1.733			7,579				1	2	3
2011	11,594	3,187,034	27.488			11,594			4	1	3	8
2012	12,282	335,125	2.728			12,282				2	3	5
TOTAL	48,397	4,482,667	9.262			48,397			5	7	16	28

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			245,900	54,775	38,548			57,890	85,608	63,071	12,300
2009				105,735	54,470				67,566	31,406	11,824
2010				32,047	6,925				56,739	3,065	32,639
2011			1,249,146	6,096	25,744			1,857,234	14,769	12,664	21,381
2012				140,184	22,626				28,994	139,522	3,799
TOTAL			1,495,046	338,837	148,313			1,915,124	253,676	249,728	81,943

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			300,736	61,567	48,531			146,867	106,496	79,785	11,341
2009		54	8,324	118,818	63,028		207	8,582	79,560	37,252	11,446
2010	5	248	7,904	33,071	7,958	20	599	18,702	60,175	5,236	31,366
2011	111	22,344	924,097	48,009	56,612	247	63,552	1,729,809	75,754	53,987	20,077
2012	137	5,492	188,432	113,306	30,990	72	6,487	112,333	51,682	95,201	3,628
TOTAL	253	28,138	1,429,493	374,771	207,119	339	70,845	2,016,293	373,667	271,461	77,858

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,545,361	1,227,018	77,858	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-699,326	-235,672	390	
TOTAL LOSSES	2,846,035	991,346	78,248	
EXPECTED LOSSES	1,837,150	920,027	84,211	
CREDIBILITY	.02	.06	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.881	2.048	.162	8.091
INDICATED (POST-TEST)	6.910	2.406	.190	9.506
PRES. ON RATE LEVEL	3.789	1.897	.174	5.860
DERIVED BY FORMULA	3.851	1.928	.175	5.954
UNDERLYING PRES. RATE	3.796	1.901	.174	5.871
PROPOSED	3.851	1.928	.175	5.954

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	6.681
IND. RATES				6.68	MINIMUM PREMIUM	
MAN. RATES	6.89	6.52	6.46	+ 6.68	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	72,952	4,234,530	5.804			9	9	32	50
2009	60,885	2,572,878	4.225			5	10	33	48
2010	61,535	4,082,014	6.633			6	5	39	50
2011	71,483	6,131,250	8.577			11	6	44	61
2012	78,122	2,444,937	3.129			2	6	44	53
TOTAL	344,977	19,465,609	5.643			1	33	192	262
O.D.		670,173	.194				1	3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			2,146,556	357,366	209,134			792,178	218,120	328,393	182,783
2009			1,049,417	379,677	301,371			259,631	210,688	245,151	126,943
2010			1,679,238	255,861	458,820			1,001,437	147,939	429,472	109,247
2011			2,481,911	382,669	575,281			2,059,184	169,510	356,389	106,306
2012	30,390		534,949	313,575	526,366	23,512		103,707	381,121	425,182	106,135
TOTAL	30,390		7,892,071	1,689,148	2,070,972	23,512		4,216,137	1,127,378	1,784,587	631,414
O.D.			199,208	68,271				354,235	43,425		5,034

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			2,435,665	401,680	263,299			1,631,606	271,339	415,418	168,526
2009	149	13,003	1,262,660	436,159	355,236	88	12,183	654,349	254,773	288,939	122,881
2010	286	34,695	1,887,892	316,865	518,520	350	30,843	2,109,411	214,286	493,074	104,986
2011	419	69,737	2,867,563	500,663	652,787	469	119,300	3,240,580	276,512	427,971	99,821
2012	33,498	39,948	1,352,643	501,978	462,747	51,742	47,814	884,004	333,925	325,093	101,359
TOTAL	34,352	157,383	9,806,423	2,157,345	2,252,589	52,649	210,140	8,519,950	1,350,835	1,950,495	597,573
O.D.			234,224	76,736				863,996	54,021		4,651

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,879,117	7,842,021	602,224	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,053,392	-1,772,891	2,902	
TOTAL LOSSES	13,825,725	6,069,130	605,126	
EXPECTED LOSSES	15,486,018	6,778,798	686,504	
CREDIBILITY	.08	.22	.34	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.008	1.759	.175	5.942
INDICATED (POST-TEST)	4.709	2.067	.206	6.982
PRES. ON RATE LEVEL	4.480	1.961	.199	6.640
DERIVED BY FORMULA	4.498	1.984	.201	6.683
UNDERLYING PRES. RATE	4.489	1.965	.199	6.653
PROPOSED	4.498	1.984	.201	6.683

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	7.499
IND. RATES				7.50	MINIMUM PREMIUM	
MAN. RATES	7.46	7.26	7.32	+ 7.50	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	125,087	14,061,221	11.241		1	22	44	93	160
2009	111,069	14,193,843	12.779		2	17	41	79	139
2010	119,496	17,650,868	14.771		1	21	34	96	153
2011	130,671	13,262,470	10.149	1		19	39	109	168
2012	123,350	9,015,399	7.308	1		9	18	97	125
TOTAL	609,673	68,183,801	11.184	3	4	88	176	474	745
O.D.		910							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		377,041	3,744,985	1,673,305	553,921		1,989,365	2,051,881	2,423,481	902,582	344,660
2009		580,964	3,637,406	1,635,652	657,981		1,473,636	3,638,775	1,126,125	1,025,715	417,589
2010	75,959	535,765	3,522,284	1,167,968	738,401		5,309,107	3,019,531	1,590,229	1,230,689	460,935
2011	23,500		3,518,900	1,908,866	1,106,358	5,000		2,528,486	2,160,750	1,492,150	518,460
2012	352,736		1,532,941	838,834	1,198,138	566,244		1,292,914	970,680	1,219,241	1,043,671
TOTAL	452,195	1,493,770	15,956,516	7,224,625	4,254,799	571,244	8,772,108	12,531,587	8,271,265	5,870,377	2,785,315
O.D.											910

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		141,590	4,580,117	1,860,395	697,390		1,039,021	5,205,622	2,582,667	1,141,766	317,777
2009	799	466,358	4,242,459	1,862,247	790,342	9,786	1,441,757	5,183,175	1,369,442	1,220,701	404,226
2010	97,607	174,230	4,232,316	1,302,315	866,638	11,385	1,105,538	6,406,678	1,850,897	1,451,636	442,959
2011	28,915	127,394	5,175,927	1,929,044	1,281,149	5,703	240,051	6,517,764	2,010,680	1,695,427	486,834
2012	281,392	101,565	3,450,435	1,256,341	1,080,520	902,472	185,723	3,651,585	960,796	968,663	996,706
TOTAL	408,713	1,011,137	21,681,254	8,210,342	4,716,039	929,346	4,012,090	26,964,824	8,774,482	6,478,193	2,648,502
O.D.											875

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	55,007,364	28,179,056	2,649,377	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-20,305,949	-6,417,174	8,331	
TOTAL LOSSES	34,701,415	21,761,882	2,657,708	
EXPECTED LOSSES	51,688,077	24,246,696	2,085,082	
CREDIBILITY	.12	.33	.50	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.692	3.569	.436	9.697
INDICATED (POST-TEST)	6.688	4.194	.512	11.394
PRES. ON RATE LEVEL	8.462	3.970	.341	12.773
DERIVED BY FORMULA	8.249	4.044	.427	12.720
UNDERLYING PRES. RATE	8.478	3.977	.342	12.797
PROPOSED	8.249	4.044	.427	12.720

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	14.274
IND. RATES				14.27	MINIMUM PREMIUM	
MAN. RATES	15.29	14.53	14.08	+ 14.27	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	292,876	6,331,996	2.162			11	21	60	92
2009	291,970	4,967,779	1.701			7	19	64	90
2010	302,081	4,132,885	1.368			7	15	64	86
2011	309,202	4,559,050	1.474			6	22	54	82
2012	324,183	3,141,157	.968			1	10	60	72
TOTAL	1,520,312	23,132,867	1.522			1	87	302	422
O.D.		357,464	.023					3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,842,161	566,683	458,525			1,201,894	604,807	1,359,833	298,093
2009			1,504,236	483,070	956,968			419,520	445,142	876,108	282,735
2010			1,333,329	520,626	396,182			720,694	318,219	542,779	301,056
2011			1,051,217	734,323	411,330			269,302	637,559	826,224	629,095
2012	348,901		232,656	324,723	818,054	38,561		26,164	230,803	840,496	280,799
TOTAL	348,901		5,963,599	2,629,425	3,041,059	38,561		2,637,574	2,236,530	4,445,440	1,791,778
O.D.					10,980					324,919	21,565

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			2,252,962	636,951	577,286			3,049,205	752,378	1,720,189	274,842
2009	215	18,949	1,821,739	565,972	1,109,122	133	22,475	1,080,938	542,849	1,024,238	273,687
2010	281	31,723	1,673,443	579,397	453,455	333	26,852	1,728,848	391,310	616,500	289,315
2011	283	41,043	1,661,704	726,303	467,948	188	39,994	1,074,973	592,260	851,246	590,720
2012	379,781	39,874	1,326,412	604,208	664,262	84,401	44,996	792,300	345,829	580,657	268,163
TOTAL	380,560	131,589	8,736,260	3,112,831	3,272,073	85,055	134,317	7,726,264	2,624,626	4,792,830	1,696,727
O.D.	2	290	9,251	4,460	8,392	107	10,586	180,296	81,792	216,206	20,509

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	17,394,577	14,113,210	1,717,236			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,301,942	-3,364,912	8,219			
TOTAL LOSSES	11,092,635	10,748,298	1,725,455			
EXPECTED LOSSES	16,160,916	12,785,824	2,006,812			
CREDIBILITY	.22	.60	.92			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.730	.707	.113	1.550		
INDICATED (POST-TEST)	.858	.831	.133	1.822		
PRES. ON RATE LEVEL	1.061	.839	.132	2.032		
DERIVED BY FORMULA	1.016	.834	.133	1.983		
UNDERLYING PRES. RATE	1.063	.841	.132	2.036		
PROPOSED	1.016	.834	.133	1.983		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.225
IND. RATES				2.23	MINIMUM PREMIUM	
MAN. RATES	2.49	2.37	2.24	+ 2.23	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	1,003,835	20,164,685	2.008	1		41	49	246	337
2009	882,409	19,496,303	2.209	1		32	46	227	306
2010	851,262	20,482,652	2.406			31	44	228	303
2011	886,751	20,294,547	2.288	2	1	35	35	177	250
2012	899,908	15,079,530	1.675			18	32	215	265
TOTAL	4,524,165	95,517,717	2.111	4	1	157	206	1093	1461
O.D.		132,390	.002			1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	3,000		8,710,099	1,460,298	1,750,930			3,208,799	1,306,819	2,311,323	1,413,417
2009	391,390		6,849,978	1,683,437	2,556,029	3,000		2,906,410	1,026,831	2,901,125	1,178,103
2010			7,382,748	1,523,223	2,533,359			3,868,943	884,694	3,036,400	1,253,285
2011	2,282,334	18,500	7,344,973	1,354,785	1,527,329	24,137	4,547	3,185,742	1,332,327	1,935,407	1,284,466
2012			3,663,171	1,419,262	2,558,627			1,660,911	1,160,150	3,595,010	1,022,399
TOTAL	2,676,724	18,500	33,950,969	7,441,005	10,926,274	27,137	4,547	14,830,805	5,710,821	13,779,265	6,151,670
O.D.			114,683					10,000			7,707

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	3,180		10,491,324	1,641,371	2,204,431			7,919,889	1,625,685	2,923,828	1,303,170
2009	548,739	81,628	7,874,206	1,968,735	2,984,458	10,390	115,643	5,942,092	1,290,192	3,394,535	1,140,404
2010	1,387	156,902	8,473,659	1,825,030	2,832,784	1,260	109,350	7,083,589	1,198,500	3,392,557	1,204,407
2011	1,918,123	246,600	8,954,430	1,671,456	1,790,621	13,527	272,320	7,085,865	1,431,542	2,094,606	1,206,114
2012	2,222	218,830	7,444,924	2,457,487	2,305,518	3,381	320,171	6,184,555	1,725,203	2,598,382	976,391
TOTAL	2,473,651	703,960	43,238,543	9,564,079	12,117,812	28,558	817,484	34,215,990	7,271,122	14,403,908	5,830,486
O.D.			140,257					25,370			7,305

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	81,643,813	43,356,921	5,837,791			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-25,934,626	-10,169,012	26,637			
TOTAL LOSSES	55,709,187	33,187,909	5,864,428			
EXPECTED LOSSES	65,509,909	38,274,436	6,831,490			
CREDIBILITY	.45	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.231	.734	.130	2.095		
INDICATED (POST-TEST)	1.446	.862	.153	2.461		
PRES. ON RATE LEVEL	1.445	.844	.151	2.440		
DERIVED BY FORMULA	1.445	.862	.153	2.460		
UNDERLYING PRES. RATE	1.448	.846	.151	2.445		
PROPOSED	1.445	.862	.153	2.460		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.760
IND. RATES				2.76	MINIMUM PREMIUM	
MAN. RATES	2.80	2.78	2.69	+ 2.76	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	52,151	1,859,546	3.565			3	10	23	36
2009	47,743	2,682,526	5.618			5	11	19	35
2010	54,500	1,866,806	3.425			2	12	32	46
2011	50,553	1,667,100	3.297			1	6	31	38
2012	57,192	1,735,929	3.035			1	4	31	36
TOTAL	262,139	9,811,907	3.743			12	43	136	191
O.D.		959							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			466,582	357,497	158,696			244,132	254,679	191,631	186,329
2009			1,173,809	347,129	154,516			611,270	153,319	106,427	136,056
2010			268,477	391,138	386,598			120,065	328,679	238,575	133,274
2011			150,800	163,502	406,035			295,142	72,943	359,277	219,401
2012			177,993	190,666	268,695			64,000	215,546	587,247	231,782
TOTAL			2,237,661	1,449,932	1,374,540			1,334,609	1,025,166	1,483,157	906,842
O.D.											959

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			570,630	401,828	199,800			619,363	316,820	242,412	171,795
2009	166	14,424	1,401,944	398,273	188,012	194	25,793	1,489,584	190,570	130,538	131,702
2010	132	8,983	431,132	423,639	420,757	136	7,854	392,475	363,731	272,503	128,076
2011	89	8,686	352,418	191,066	399,031	91	24,923	670,226	108,486	364,972	206,018
2012	244	18,813	635,222	270,087	233,105	446	38,797	703,444	277,176	414,062	221,352
TOTAL	631	50,906	3,391,346	1,684,893	1,440,705	867	97,367	3,875,092	1,256,783	1,424,487	858,943
O.D.											884

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,416,209	5,806,868	859,827			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,181,042	-897,660	2,800			
TOTAL LOSSES	5,235,167	4,909,208	862,627			
EXPECTED LOSSES	5,580,939	3,413,050	678,939			
CREDIBILITY	.07	.19	.28			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.997	1.873	.329	4.199		
INDICATED (POST-TEST)	2.346	2.201	.387	4.934		
PRES. ON RATE LEVEL	2.125	1.300	.258	3.683		
DERIVED BY FORMULA	2.140	1.471	.294	3.905		
UNDERLYING PRES. RATE	2.129	1.302	.259	3.690		
PROPOSED	2.140	1.471	.294	3.905		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	4.382
IND. RATES				4.38	MINIMUM PREMIUM	
MAN. RATES	3.99	3.91	4.06	+ 4.38	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	896,419	24,780,549	2.764		1	47	58	316	422
2009	797,912	22,791,838	2.856	3	1	42	44	249	339
2010	829,633	24,020,509	2.895	1	1	48	44	234	328
2011	844,660	23,315,305	2.760	2	1	41	67	253	364
2012	849,756	14,976,877	1.762			14	33	258	305
TOTAL	4,218,380	109,885,078	2.605	6	4	192	246	1310	1758
O.D.		38,548						1	1

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		250,423	9,299,551	2,347,155	2,710,028		44,160	4,477,027	1,374,341	2,702,085	1,575,779
2009	611,321	155,374	8,862,449	1,735,796	2,546,310	53,608	30,073	4,074,487	1,491,784	2,082,683	1,147,953
2010	68,204	420,045	9,848,420	1,594,353	2,075,815	38,772	76,330	4,492,842	1,110,125	2,442,134	1,853,469
2011	949,760	164,238	8,115,397	2,634,133	1,957,595	227,064	69,971	3,898,363	1,621,838	2,361,822	1,315,124
2012			2,687,786	1,293,151	3,286,075			1,717,525	974,230	3,836,811	1,181,299
TOTAL	1,629,285	990,080	38,813,603	9,604,588	12,575,823	319,444	220,534	18,660,244	6,572,318	13,425,535	7,073,624
O.D.					260					9,974	28,314

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		495,337	11,046,603	2,638,205	3,411,926		121,484	9,686,059	1,709,679	3,418,137	1,452,868
2009	857,057	387,058	10,298,634	2,043,132	2,989,249	173,749	295,365	8,460,074	1,834,867	2,461,402	1,111,219
2010	89,029	987,090	11,090,871	1,928,515	2,394,247	85,577	275,834	8,073,490	1,428,288	2,767,408	1,781,184
2011	1,135,200	514,957	10,669,367	2,858,580	2,295,161	211,987	474,060	8,384,207	1,736,067	2,559,124	1,234,901
2012	2,113	203,582	6,854,189	2,565,961	2,770,123	3,167	312,138	6,017,554	1,676,738	2,738,026	1,128,141
TOTAL	2,083,399	2,588,024	49,959,664	12,034,393	13,860,706	474,480	1,478,881	40,621,384	8,385,639	13,944,097	6,708,313
O.D.											26,595

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	97,205,832	48,224,835	6,734,908			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-29,208,756	-11,925,384	29,470			
TOTAL LOSSES	67,997,076	36,299,451	6,764,378			
EXPECTED LOSSES	74,074,753	44,967,932	7,466,532			
CREDIBILITY	.43	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.612	.861	.160	2.633		
INDICATED (POST-TEST)	1.894	1.012	.188	3.094		
PRES. ON RATE LEVEL	1.752	1.064	.177	2.993		
DERIVED BY FORMULA	1.813	1.012	.188	3.013		
UNDERLYING PRES. RATE	1.756	1.066	.177	2.999		
PROPOSED	1.813	1.012	.188	3.013		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.381
IND. RATES				3.38	MINIMUM PREMIUM	
MAN. RATES	3.60	3.38	3.30	+ 3.38	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	728,420	16,954,875	2.327	2		29	45	275	351
2009	670,189	21,001,877	3.133			34	36	271	341
2010	682,980	14,936,866	2.187			24	31	262	317
2011	716,116	14,901,514	2.080	1		21	38	260	320
2012	734,899	12,153,644	1.653			9	34	268	311
TOTAL	3,532,604	79,948,776	2.263	3		117	184	1336	1640
O.D.		51,116	.001					3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	830,567		5,359,106	1,031,189	2,514,588	8,512		2,188,415	1,031,831	2,581,462	1,409,205
2009			7,347,125	1,375,892	2,617,375			3,231,137	1,790,108	3,205,186	1,435,054
2010			4,940,257	985,975	2,293,914			1,550,734	1,113,004	2,676,718	1,376,264
2011	54,500		3,760,462	1,240,950	2,666,500	200		1,668,323	920,245	3,395,079	1,195,255
2012			1,582,506	1,446,502	2,359,258			500,670	1,486,507	3,447,854	1,330,347
TOTAL	885,067		22,989,456	6,080,508	12,451,635	8,712		9,139,279	6,341,695	15,306,299	6,746,125
O.D.					7,577					33,150	10,389

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	880,401		6,458,147	1,159,055	3,165,867	29,809		5,159,266	1,283,596	3,265,554	1,299,287
2009	1,010	88,227	8,497,430	1,630,885	3,056,611	981	144,169	7,585,039	2,197,938	3,762,183	1,389,132
2010	1,017	112,132	6,079,428	1,222,168	2,532,276	876	67,400	3,999,026	1,364,827	2,975,300	1,322,590
2011	65,990	130,945	5,368,629	1,527,002	2,720,118	802	158,965	4,251,584	1,122,736	3,373,888	1,122,344
2012	1,975	157,894	5,322,394	2,204,704	2,025,431	2,820	253,032	4,625,917	1,765,522	2,460,770	1,270,481
TOTAL	950,393	489,198	31,726,028	7,743,814	13,500,303	35,288	623,566	25,620,832	7,734,619	15,837,695	6,403,834
O.D.		7	305	164	8,697		39	521	344	40,451	9,857

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	59,446,177	44,866,087	6,413,691			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-20,340,542	-10,850,337	29,301			
TOTAL LOSSES	39,105,635	34,015,750	6,442,992			
EXPECTED LOSSES	51,823,301	41,084,184	7,277,164			
CREDIBILITY	.38	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.107	.963	.182	2.252		
INDICATED (POST-TEST)	1.301	1.132	.214	2.647		
PRES. ON RATE LEVEL	1.464	1.161	.206	2.831		
DERIVED BY FORMULA	1.402	1.132	.214	2.748		
UNDERLYING PRES. RATE	1.467	1.163	.206	2.836		
PROPOSED	1.402	1.132	.214	2.748		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.083
IND. RATES				3.08	MINIMUM PREMIUM	
MAN. RATES	3.44	3.27	3.12	+ 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
2008	159,742	8,126,329	5.087	1		22	16	71	110
2009	129,776	8,496,148	6.546	2		19	19	55	95
2010	135,849	9,253,963	6.811			15	14	54	83
2011	136,862	7,634,073	5.577	1		12	21	59	93
2012	127,150	4,914,524	3.865			9	13	46	68
TOTAL	689,379	38,425,037	5.574	4		77	83	285	449
O.D.		398							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	133,000		4,198,504	852,383	635,171			1,325,484	378,941	423,671	179,175
2009	83,850		3,913,318	1,008,369	688,673	7,759		1,686,110	566,120	389,343	152,606
2010			3,396,693	481,049	534,313			3,497,596	260,133	919,854	164,325
2011	224,182		2,327,813	1,221,408	725,315	480		1,158,739	801,604	1,037,652	136,880
2012			1,451,535	539,735	735,324			906,555	354,162	726,860	200,353
TOTAL	441,032		15,287,863	4,102,944	3,318,796	8,239		8,574,484	2,360,960	3,497,380	833,339
O.D.											398

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	140,980		5,134,772	958,078	799,679			3,362,753	471,403	535,942	165,199
2009	117,917	48,149	4,669,658	1,164,733	824,226	25,396	71,802	4,127,716	694,836	472,877	147,723
2010	495	65,071	3,537,965	580,702	628,931	869	77,581	5,379,560	415,443	1,064,113	157,916
2011	268,101	83,574	3,398,036	1,239,761	839,110	902	107,784	2,917,239	801,996	1,106,366	128,530
2012	819	78,743	2,694,211	841,787	702,147	1,255	123,199	2,518,534	480,815	579,413	191,337
TOTAL	528,312	275,537	19,434,642	4,785,061	3,794,093	28,422	380,366	18,305,802	2,864,493	3,758,711	790,705
O.D.											376

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	38,953,081	15,202,358	791,081		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-10,944,135	-3,634,476	3,256		
TOTAL LOSSES	28,008,946	11,567,882	794,337		
EXPECTED LOSSES	27,416,604	13,566,979	868,618		
CREDIBILITY	.13	.35	.54		
PURE PREMIUMS					
INDICATED (PRE-TEST)	4.063	1.678	.115	5.856	
INDICATED (POST-TEST)	4.774	1.972	.135	6.881	
PRES. ON RATE LEVEL	3.969	1.964	.126	6.059	
DERIVED BY FORMULA	4.074	1.967	.131	6.172	
UNDERLYING PRES. RATE	3.977	1.968	.126	6.071	
PROPOSED	4.074	1.967	.131	6.172	
IND. RATES					
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE
IND. RATES				6.93	MINIMUM PREMIUM
MAN. RATES	6.80	6.65	6.68	+ 6.93	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	66,142	4,185,145	6.327			11	16	28	55
2009	56,102	3,531,225	6.294			9	8	22	39
2010	47,920	2,715,148	5.666			7	2	29	38
2011	48,880	1,205,314	2.465			2	3	22	27
2012	49,976	2,451,178	4.904			5	1	22	28
TOTAL	269,020	14,088,010	5.237			34	30	123	187

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			2,277,446	555,756	87,807			893,135	141,702	119,525	109,774
2009			1,771,895	420,762	153,249			473,133	300,005	285,788	126,393
2010			1,656,662	8,317	265,378			440,093	5,988	215,122	123,588
2011			261,157	117,173	205,010			283,450	48,437	208,201	81,886
2012			1,072,359	115,000	313,326			383,422	19,927	486,368	60,776
TOTAL			7,039,519	1,217,008	1,024,770			2,473,233	516,059	1,315,004	502,417

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			2,785,316	624,670	110,553			2,265,885	176,277	151,199	101,212
2009	253	21,689	2,107,345	484,733	191,607	155	21,222	1,178,842	363,207	339,011	122,348
2010	241	34,551	1,923,975	56,920	311,267	147	14,266	1,000,575	34,634	244,293	118,768
2011	73	9,732	397,891	135,053	210,254	88	22,469	607,174	75,614	217,003	76,891
2012	289	42,062	1,449,209	315,554	317,137	458	49,387	1,010,600	175,297	351,396	58,041
TOTAL	856	108,034	8,663,736	1,616,930	1,140,818	848	107,344	6,063,076	825,029	1,302,902	477,260

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	14,943,894	4,885,679	477,260		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-3,335,448	-1,083,076	1,952		
TOTAL LOSSES	11,608,446	3,802,603	479,212		
EXPECTED LOSSES	8,318,099	4,040,681	527,279		
CREDIBILITY	.07	.19	.29		
PURE PREMIUMS					
INDICATED (PRE-TEST)	4.315	1.414	.178	5.907	
INDICATED (POST-TEST)	5.070	1.661	.209	6.940	
PRES. ON RATE LEVEL	3.086	1.499	.196	4.781	
DERIVED BY FORMULA	3.225	1.530	.200	4.955	
UNDERLYING PRES. RATE	3.092	1.502	.196	4.790	
PROPOSED	3.225	1.530	.200	4.955	
IND. RATES					
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE
IND. RATES				5.56	MINIMUM PREMIUM
MAN. RATES	5.38	5.31	5.27	+ 5.56	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	23,089	1,004,010	4,348			3	2	3	8
2009	19,061	22,656	.118						
2010	18,510	285,568	1.542				2		4
2011	20,967	453,264	2.161			1	1		2
2012	20,435	75,116	.367					2	2
TOTAL	102,062	1,840,614	1.803			4	5	7	16

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			717,667	109,797	6,745			76,102	86,713	3,835	3,151
2009											22,656
2010				164,846	30,165				65,282	22,432	2,843
2011			338,924	45,630				59,533	7,500		1,677
2012					24,032					18,744	32,340
TOTAL			1,056,591	320,273	60,942			135,635	159,495	45,011	62,667

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			877,707	123,412	8,492			193,070	107,871	4,852	2,905
2009											21,931
2010	27	1,274	40,169	169,863	35,183	22	747	22,880	70,100	26,500	2,732
2011	51	9,540	392,413	55,340	15,149	17	4,358	118,697	10,101	3,186	1,575
2012	5	654	20,859	10,050	18,123	3	610	10,460	4,743	12,419	30,885
TOTAL	83	11,468	1,331,148	358,665	76,947	42	5,715	345,107	192,815	46,957	60,028

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,693,563	675,384	60,028	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-346,471	-128,102	132	
TOTAL LOSSES	1,347,092	547,282	60,160	
EXPECTED LOSSES	874,672	482,754	33,680	
CREDIBILITY	.04	.10	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.320	.536	.059	1.915
INDICATED (POST-TEST)	1.551	.630	.069	2.250
PRES. ON RATE LEVEL	.855	.472	.033	1.360
DERIVED BY FORMULA	.883	.488	.038	1.409
UNDERLYING PRES. RATE	.857	.473	.033	1.363
PROPOSED	.883	.488	.038	1.409

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE
IND. RATES				1.58	MINIMUM PREMIUM
MAN. RATES	1.56	1.51	1.50	+ 1.58	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	59,435	3,376,149	5.680	1		7	8	23	39
2009	48,774	2,976,461	6.102		1	7	5	34	47
2010	47,677	2,765,168	5.799			5	8	23	36
2011	50,081	2,645,985	5.283			4	2	30	36
2012	50,583	2,913,341	5.759			2	13	25	40
TOTAL	256,550	14,677,104	5.721	1	1	25	36	135	198
O.D.		436							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	612,653		1,246,992	309,597	120,208			487,991	333,635	156,124	108,949
2009		106,086	1,237,340	136,050	176,309		774,108	244,280	53,463	177,248	71,577
2010			1,118,748	258,672	278,486			742,310	95,882	201,813	69,257
2011			705,093	87,500	882,836			258,027	39,887	568,555	104,087
2012			332,487	844,283	281,549			273,409	803,638	247,972	130,003
TOTAL	612,653	106,086	4,640,660	1,636,102	1,739,388		774,108	2,006,017	1,326,505	1,351,712	483,873
O.D.											436

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	649,412		1,525,071	347,987	151,342			1,238,034	415,041	197,498	100,451
2009	212	64,942	1,466,508	163,974	211,937	6,479	960,364	609,167	71,036	208,126	69,287
2010	215	25,356	1,365,664	301,679	320,073	279	24,456	1,704,044	141,796	240,564	66,556
2011	216	24,519	1,014,734	202,134	867,694	82	22,954	610,850	97,310	563,195	97,738
2012	896	46,160	1,583,044	773,955	317,746	1,061	84,131	1,604,310	545,882	259,547	124,153
TOTAL	650,951	160,977	6,955,021	1,789,729	1,868,792	7,901	1,091,905	5,766,405	1,271,065	1,468,930	458,185
O.D.											422

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,633,160	6,398,516	458,607	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,538,627	-1,113,552	1,957	
TOTAL LOSSES	12,094,533	5,284,964	460,564	
EXPECTED LOSSES	6,385,530	4,184,331	505,405	
CREDIBILITY	.07	.18	.28	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.714	2.060	.180	6.954
INDICATED (POST-TEST)	5.539	2.421	.212	8.172
PRES. ON RATE LEVEL	2.484	1.628	.197	4.309
DERIVED BY FORMULA	2.698	1.771	.201	4.670
UNDERLYING PRES. RATE	2.489	1.631	.197	4.317
PROPOSED	2.698	1.771	.201	4.670

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	5.240
IND. RATES				5.24	MINIMUM PREMIUM	
MAN. RATES	4.59	4.64	4.75	+ 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
2008	13,791	1,325,959	9.614			2	1	9	12
2009	10,063	515,327	5.121			1	3	6	10
2010	8,879	22,218	.250					1	1
2011	9,078	548,329	6.040			2	1	4	7
2012	8,811	91,851	1.042					6	6
TOTAL	50,622	2,503,684	4.946			5	5	26	36

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			603,427	87,266	53,453			322,066	80,397	147,626	31,724
2009			180,255	129,465	48,191			5,596	18,588	120,634	12,598
2010					6,110					3,419	12,689
2011			356,666	27,456	5,854			123,120	7,000	8,939	19,294
2012					46,184					34,496	11,171
TOTAL			1,140,348	244,187	159,792			450,782	105,985	315,114	87,476

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			737,992	98,087	67,297			817,081	100,014	186,747	29,250
2009	26	2,239	220,843	146,491	57,380	3	938	18,494	24,021	140,029	12,195
2010	1	10	546	287	6,444		11	246	158	3,703	12,194
2011	47	9,755	402,151	41,122	20,405	34	8,862	241,193	14,904	14,668	18,117
2012	7	1,251	40,092	19,316	34,829	11	1,131	19,244	8,728	22,867	10,668
TOTAL	81	13,255	1,401,624	305,303	186,355	48	10,942	1,096,258	147,825	368,014	82,424

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,522,208	1,007,497	82,424	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-627,005	-228,554	372	
TOTAL LOSSES	1,895,203	778,943	82,796	
EXPECTED LOSSES	1,542,958	845,894	104,787	
CREDIBILITY	.02	.06	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.744	1.539	.164	5.447
INDICATED (POST-TEST)	4.399	1.808	.193	6.400
PRES. ON RATE LEVEL	3.042	1.668	.207	4.917
DERIVED BY FORMULA	3.069	1.676	.206	4.951
UNDERLYING PRES. RATE	3.048	1.671	.207	4.926
PROPOSED	3.069	1.676	.206	4.951

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	5.556
IND. RATES				5.56	MINIMUM PREMIUM	
MAN. RATES	5.65	5.45	5.42	+ 5.56	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	53,174	2,402,070	4.517			5	5	17	27	
2009	42,270	970,955	2.297			1	4	20	25	
2010	43,495	1,812,427	4.166		1	6	3	22	32	
2011	42,475	2,026,105	4.770			4	6	20	30	
2012	45,176	1,214,351	2.688			2	2	27	31	
TOTAL	226,590	8,425,908	3.719		1	18	20	106	145	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,044,937	99,710	169,938			627,594	148,198	235,949	75,744
2009			294,362	194,339	108,651			89,953	88,238	147,966	47,446
2010		14,126	1,007,028	98,774	163,152		23,522	272,512	81,676	82,442	69,195
2011			774,141	438,658	98,134			198,023	332,056	112,519	72,574
2012			423,316	88,562	148,363			176,721	99,368	214,887	63,134
TOTAL		14,126	3,543,784	920,043	688,238		23,522	1,364,803	749,536	793,763	328,093

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,141,246	112,073	213,952			1,175,974	184,358	298,477	69,836
2009	41	3,681	360,461	220,691	127,841	29	4,605	229,983	107,236	173,315	45,928
2010	176	48,052	1,193,224	130,574	193,061	588	56,611	643,988	101,812	98,936	66,496
2011	172	27,526	1,116,372	425,146	145,197	111	22,713	619,040	285,841	139,153	68,147
2012	154	18,759	645,464	166,856	148,089	290	28,431	567,864	129,379	164,317	60,293
TOTAL	543	98,018	4,456,767	1,055,340	828,140	1,018	112,360	3,236,849	808,626	874,198	310,700

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,905,555	3,566,304	310,700	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,137,681	-786,965	1,169	
TOTAL LOSSES	5,767,874	2,779,339	311,869	
EXPECTED LOSSES	5,370,184	2,957,001	301,364	
CREDIBILITY	.06	.17	.26	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.546	1.227	.138	3.911
INDICATED (POST-TEST)	2.992	1.442	.162	4.596
PRES. ON RATE LEVEL	2.365	1.303	.133	3.801
DERIVED BY FORMULA	2.403	1.327	.141	3.871
UNDERLYING PRES. RATE	2.370	1.305	.133	3.808
PROPOSED	2.403	1.327	.141	3.871

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	4.344
IND. RATES				4.34	MINIMUM PREMIUM	
MAN. RATES	4.32	4.27	4.19	+ 4.34	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	38,193	2,850,982	7.464			2	3	22	27	
2009	32,243	501,358	1.554				3	12	15	
2010	34,085	2,638,710	7.741				6	11	22	
2011	34,656	1,460,982	4.215	1		4	7	8	15	
2012	35,963	573,506	1.594				2	9	11	
TOTAL	175,140	8,025,538	4.582	1		6	21	62	90	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			318,862	141,361	223,587			1,811,582	83,518	171,835	100,237
2009				31,630	44,624				295,541	77,067	52,496
2010	104,286		1,030,789	353,614	82,150	498,405		317,482	71,429	98,191	82,364
2011				387,871	64,218				873,102	51,681	84,110
2012				55,893	120,252				205,872	146,284	45,205
TOTAL	104,286		1,349,651	970,369	534,831	498,405		2,129,064	1,529,462	545,058	364,412

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			222,519	158,890	281,500			1,096,448	103,897	217,371	92,419
2009		32	3,338	36,028	51,250		595	36,104	346,904	93,087	50,816
2010	122,488	23,944	1,268,893	387,587	113,292	976,042	10,815	739,582	93,382	116,777	79,152
2011	72	6,373	243,817	341,227	81,269	149	21,589	594,324	694,656	106,535	78,979
2012	75	5,212	171,673	91,694	96,233	244	18,380	326,469	153,291	116,365	43,171
TOTAL	122,635	35,561	1,910,240	1,015,426	623,544	976,435	51,379	2,792,927	1,392,130	650,135	344,537

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,889,177	3,681,235	344,537	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,589,446	-676,264	1,310	
TOTAL LOSSES	4,299,731	3,004,971	345,847	
EXPECTED LOSSES	4,026,468	2,553,541	329,263	
CREDIBILITY	.05	.14	.22	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.455	1.716	.197	4.368
INDICATED (POST-TEST)	2.885	2.016	.231	5.132
PRES. ON RATE LEVEL	2.295	1.455	.188	3.938
DERIVED BY FORMULA	2.325	1.534	.197	4.056
UNDERLYING PRES. RATE	2.299	1.458	.188	3.945
PROPOSED	2.325	1.534	.197	4.056

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	4.551
IND. RATES				4.55	MINIMUM PREMIUM	
MAN. RATES	4.55	4.38	4.34	+ 4.55	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	19,121	692,603	3.622			2	2	21	25
2009	18,779	473,977	2.523			1	2	8	11
2010	18,674	1,222,499	6.546			2	2	12	16
2011	20,965	855,740	4.081			1	3	15	19
2012	19,977	372,625	1.865				2	7	9
TOTAL	97,516	3,617,444	3.710			6	11	63	80
O.D.		17,099	.017					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			379,278	28,107	69,130			57,329	22,543	69,231	66,985
2009			190,135	43,793	48,561			49,519	26,852	60,979	54,138
2010			320,816	184,048	167,222			106,189	45,042	181,414	217,768
2011			122,379	225,507	97,971			70,261	104,933	168,415	66,274
2012				49,616	136,873				69,218	80,974	35,944
TOTAL			1,012,608	531,071	519,757			283,298	268,588	561,013	441,109
O.D.					11,298					5,729	72

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			463,857	31,593	87,035			145,444	28,044	87,576	61,760
2009	27	2,348	227,006	51,054	57,279	16	2,397	123,594	33,268	71,410	52,406
2010	86	8,205	424,413	202,877	186,161	51	4,314	264,962	60,422	200,666	209,275
2011	59	7,218	287,644	210,589	109,306	37	8,637	231,670	102,017	172,593	62,231
2012	76	5,443	178,538	93,997	108,157	91	7,215	127,492	59,585	60,189	34,327
TOTAL	248	23,214	1,581,458	590,110	547,938	195	22,563	893,162	283,336	592,434	419,999
O.D.					14,224					7,247	69

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,520,840	2,035,289	420,068	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-716,494	-353,255	974	
TOTAL LOSSES	1,804,346	1,682,034	421,042	
EXPECTED LOSSES	1,832,325	1,337,919	241,840	
CREDIBILITY	.04	.10	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.850	1.725	.432	4.007
INDICATED (POST-TEST)	2.174	2.027	.508	4.709
PRES. ON RATE LEVEL	1.875	1.369	.248	3.492
DERIVED BY FORMULA	1.887	1.435	.287	3.609
UNDERLYING PRES. RATE	1.879	1.372	.248	3.499
PROPOSED	1.887	1.435	.287	3.609

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	4.050
IND. RATES				4.05	MINIMUM PREMIUM	
MAN. RATES	3.97	3.84	3.85	+ 4.05	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	651,603	17,707,271	2.717		1	34	56	160	251
2009	616,980	16,372,754	2.653	1		29	52	164	246
2010	721,492	17,148,719	2.376	2		31	44	171	248
2011	744,515	16,625,591	2.233	1		23	54	152	230
2012	777,066	14,857,776	1.912	2		6	30	184	222
TOTAL	3,511,656	82,712,111	2.355	6	1	123	236	831	1197
O.D.		844,044	.024			1	3	6	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		422,390	6,227,463	1,903,435	1,535,526		974,761	2,514,807	1,833,479	1,334,836	960,574
2009	171,055		6,623,200	1,947,729	1,321,011	138,477		2,164,636	1,330,083	1,657,540	1,019,023
2010	410,054		6,756,168	1,290,281	2,163,515			2,847,743	949,443	1,875,586	855,929
2011	436,296		5,249,829	1,769,461	1,400,180	14,000		3,142,049	1,920,616	1,609,996	1,083,164
2012	261,099		1,092,812	1,437,866	2,885,463	431,465		1,255,416	1,547,654	4,953,407	992,594
TOTAL	1,278,504	422,390	25,949,472	8,348,772	9,305,695	583,942	974,761	11,924,651	7,581,275	11,431,365	4,911,284
O.D.			441,802	62,497	18,314			186,867	81,993	26,923	25,648

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		260,885	7,529,640	2,139,458	1,933,231		837,335	5,659,411	2,280,847	1,688,568	885,649
2009	240,320	78,558	7,628,338	2,240,908	1,572,523	444,108	85,085	4,576,153	1,613,199	1,952,986	986,414
2010	524,288	149,505	8,105,437	1,564,325	2,433,338	1,221	99,321	6,510,846	1,204,278	2,131,887	822,548
2011	521,684	156,642	6,396,161	1,893,979	1,595,306	13,840	200,413	5,433,299	1,796,127	1,771,244	1,017,091
2012	285,862	156,789	5,244,424	2,349,012	2,346,312	942,655	336,241	6,375,928	2,002,626	2,839,298	947,927
TOTAL	1,572,154	802,379	34,904,000	10,187,682	9,880,710	1,401,824	1,558,395	28,555,637	8,897,077	10,383,983	4,659,629
O.D.	2	320	552,156	68,076	20,603	4	716	491,962	93,683	30,266	24,447

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	69,839,549	39,562,080	4,684,076			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-23,042,444	-8,609,292	22,774			
TOTAL LOSSES	46,797,105	30,952,788	4,706,850			
EXPECTED LOSSES	59,382,104	32,869,100	5,407,951			
CREDIBILITY	.38	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.333	.881	.134	2.348		
INDICATED (POST-TEST)	1.566	1.035	.157	2.758		
PRES. ON RATE LEVEL	1.688	.934	.154	2.776		
DERIVED BY FORMULA	1.642	1.035	.157	2.834		
UNDERLYING PRES. RATE	1.691	.936	.154	2.781		
PROPOSED	1.608	1.014	.154	2.776		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.115
IND. RATES				3.12	MINIMUM PREMIUM	
MAN. RATES	3.55	3.26	3.06	+ 3.12	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	56,470	1,136,377	2.012			1	2	29	32
2009	43,333	1,434,361	3.310			2	3	24	29
2010	47,019	932,768	1.983			1	5	16	22
2011	51,200	1,409,238	2.752			1	7	26	34
2012	54,332	1,505,039	2.770			1	6	20	27
TOTAL	252,354	6,417,783	2.543			6	23	115	144
O.D.		1,081							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			256,201	37,402	168,528			376,062	38,491	162,457	97,236
2009			593,791	194,799	215,307			114,405	64,427	200,826	50,806
2010			165,016	200,399	196,864			48,286	129,567	137,919	54,717
2011			213,362	248,837	158,912			87,181	262,814	340,782	97,350
2012			215,101	210,470	119,590			131,197	530,747	239,179	58,755
TOTAL			1,443,471	891,907	859,201			757,131	1,026,046	1,081,163	358,864
O.D.											1,081

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			252,576	42,040	212,178			769,069	47,882	205,510	89,652
2009	85	7,387	714,524	225,220	252,081	35	5,896	287,269	80,748	234,453	49,180
2010	72	5,175	252,247	217,587	214,821	56	3,270	160,016	145,437	154,952	52,583
2011	81	10,274	413,526	241,438	171,712	70	14,802	397,674	242,490	350,015	91,412
2012	241	16,506	565,594	225,851	125,033	692	53,877	1,009,478	374,314	217,893	56,111
TOTAL	479	39,342	2,198,467	952,136	975,825	853	77,845	2,623,506	890,871	1,162,823	338,938
O.D.											1,032

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,940,492	3,981,655	339,970			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,874,581	-713,412	1,280			
TOTAL LOSSES	3,065,911	3,268,243	341,250			
EXPECTED LOSSES	4,754,350	2,707,758	312,920			
CREDIBILITY	.07	.18	.28			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.215	1.295	.135	2.645		
INDICATED (POST-TEST)	1.428	1.522	.159	3.109		
PRES. ON RATE LEVEL	1.880	1.071	.124	3.075		
DERIVED BY FORMULA	1.848	1.152	.134	3.134		
UNDERLYING PRES. RATE	1.884	1.073	.124	3.081		
PROPOSED	1.833	1.143	.133	3.109		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.488
IND. RATES				3.49	MINIMUM PREMIUM	
MAN. RATES	3.51	3.40	3.39	+ 3.49	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	115,744	2,935,025	2.535		1	5	11	13	30
2009	88,919	2,642,564	2.971			6	7	10	23
2010	86,109	1,400,244	1.626			3	6	6	15
2011	76,495	471,018	.615			1	2	6	9
2012	73,713	1,872,898	2.540			4	3	4	11
TOTAL	440,980	9,321,749	2.114		1	19	29	39	88
O.D.		3,806						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		89,128	1,377,033	446,089	82,580		15,287	299,887	311,167	228,718	85,136
2009			1,549,954	133,295	204,022			497,380	66,630	131,482	59,801
2010			751,415	89,151	160,168			256,592	76,821	30,966	35,131
2011			163,948	53,196	77,411			53,705	52,757	39,291	30,710
2012			1,224,352	139,752	72,459			291,311	46,762	75,842	22,420
TOTAL		89,128	5,066,702	861,483	596,640		15,287	1,398,875	554,137	506,299	233,198
O.D.					2,000						1,806

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		176,295	1,684,110	501,402	103,969		42,055	760,813	387,093	289,327	78,495
2009	215	18,479	1,782,974	163,172	245,674	144	19,532	1,107,978	87,309	157,106	57,887
2010	128	16,358	895,633	114,927	184,900	109	8,783	600,462	93,457	42,617	33,761
2011	34	5,516	225,982	61,801	82,320	24	5,320	144,257	48,774	43,794	28,837
2012	285	40,617	1,417,190	247,234	147,787	287	29,996	641,551	76,722	75,326	21,411
TOTAL	662	257,265	6,005,889	1,088,536	764,650	564	105,686	3,255,061	693,355	608,170	220,391
O.D.		2	60	34	2,287						1,680

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	9,625,189	3,157,032	222,071		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-3,512,246	-728,472	1,012		
TOTAL LOSSES	6,112,943	2,428,560	223,083		
EXPECTED LOSSES	8,647,618	2,685,569	291,048		
CREDIBILITY	.10	.26	.40		
PURE PREMIUMS					
INDICATED (PRE-TEST)	1.386	.551	.051	1.988	
INDICATED (POST-TEST)	1.629	.647	.060	2.336	
PRES. ON RATE LEVEL	1.957	.608	.066	2.631	
DERIVED BY FORMULA	1.924	.618	.064	2.606	
UNDERLYING PRES. RATE	1.961	.609	.066	2.636	
PROPOSED	1.924	.618	.064	2.606	
IND. RATES					
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE
IND. RATES				2.92	MINIMUM PREMIUM
MAN. RATES	3.15	2.99	2.90	+ 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	
2008	9,805	773,314	7.886					8	6	14
2009	8,579	177,084	2.064					2	4	6
2010	8,721	855,049	9.804					2	6	11
2011	8,557	613,690	7.171					1	6	8
2012	9,011	228,685	2.537					1	3	4
TOTAL	44,673	2,647,822	5.927					1	3	14
O.D.		781	.001							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				404,846	18,194				203,250	62,605	84,419
2009				19,025	22,208				29,372	50,127	56,352
2010	343,416		386,231	28,125	13,674			36,702	14,135	15,402	17,364
2011			179,057	9,992	153,587			137,438	18,410	95,311	19,895
2012				45,000	73,758				36,174	53,799	19,954
TOTAL	343,416		565,288	506,988	281,421			174,140	301,341	277,244	197,984
O.D.											781

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				455,046	22,906				252,844	79,196	77,834
2009		18	1,871	21,591	25,530		300	4,606	35,252	58,444	54,549
2010	438,069	8,180	450,193	37,769	22,276	18	1,318	87,700	17,200	18,086	16,687
2011	43	5,658	234,253	33,317	152,796	42	10,736	290,093	32,176	99,445	18,681
2012	57	3,563	118,206	64,183	60,099	49	4,147	73,042	34,045	39,067	19,056
TOTAL	438,169	17,419	804,523	611,906	283,607	109	16,501	455,441	371,517	294,238	186,807
O.D.											740

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,732,162	1,561,268	187,547			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-634,935	-233,496	461			
TOTAL LOSSES	1,097,227	1,327,772	188,008			
EXPECTED LOSSES	1,605,548	879,611	117,490			
CREDIBILITY	.02	.06	.09			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.456	2.972	.421	5.849		
INDICATED (POST-TEST)	2.886	3.492	.495	6.873		
PRES. ON RATE LEVEL	3.587	1.965	.263	5.815		
DERIVED BY FORMULA	3.573	2.057	.284	5.914		
UNDERLYING PRES. RATE	3.594	1.969	.263	5.826		
PROPOSED	3.573	2.057	.284	5.914		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	6.636
IND. RATES				6.64	MINIMUM PREMIUM	
MAN. RATES	6.75	6.52	6.41	+ 6.64	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	5,452	383,192	7.028			1	2	3	6
2009	5,599	566,688	10.121			1	1	8	10
2010	6,251	199,337	3.188				1	3	4
2011	7,070	70,947	1.003				1	3	4
2012	7,011	76,631	1.093				1	4	5
TOTAL	31,383	1,296,795	4.132			2	6	21	29

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			112,553	150,820	6,782				91,568	5,202	16,267
2009			258,029	70,173	19,687			129,480	34,878	47,136	7,305
2010				80,753	33,949				60,000	16,190	8,445
2011				6,052	6,745				13,631	28,514	16,005
2012				16,429	19,787				8,154	18,816	13,445
TOTAL			370,582	324,227	86,950			129,480	208,231	115,858	61,467

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			137,652	169,522	8,538				113,910	6,581	14,998
2009	37	3,156	307,362	80,465	24,959	42	5,603	316,395	43,625	56,170	7,071
2010	16	652	21,392	84,110	37,455	20	677	20,710	64,229	19,559	8,116
2011	2	128	5,125	5,932	6,706	2	523	13,736	13,172	28,411	15,029
2012	18	1,099	36,955	20,444	16,557	8	1,152	20,198	9,366	13,237	12,840
TOTAL	73	5,035	508,486	360,473	94,215	72	7,955	371,039	244,302	123,958	58,054

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	892,660	822,948	58,054	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-225,691	-140,830	300	
TOTAL LOSSES	666,969	682,118	58,354	
EXPECTED LOSSES	585,293	539,474	70,298	
CREDIBILITY	.02	.05	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.125	2.174	.186	4.485
INDICATED (POST-TEST)	2.497	2.554	.219	5.270
PRES. ON RATE LEVEL	1.861	1.716	.224	3.801
DERIVED BY FORMULA	1.874	1.758	.224	3.856
UNDERLYING PRES. RATE	1.865	1.719	.224	3.808
PROPOSED	1.874	1.758	.224	3.856

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	4.327
IND. RATES				4.33	MINIMUM PREMIUM	
MAN. RATES	4.32	4.27	4.19	+ 4.33	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	13,934	1,701,679	12.212			5	4	8	17	
2009	12,226	488,016	3.991			1	4	5	10	
2010	21,712	779,048	3.588			1	3	10	14	
2011										
2012										
TOTAL	47,872	2,968,743	6.201			7	11	23	41	
O.D.		84,389	.176				1		1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			874,178	217,749	23,964			445,141	81,130	23,948	35,569
2009			124,782	224,491	7,100			52,947	59,746	3,739	15,211
2010			145,362	231,513	42,790			31,421	206,727	52,838	68,397
TOTAL			1,144,322	673,753	73,854			529,509	347,603	80,525	119,177
O.D.				19,659					63,843		887

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,069,119	244,749	30,170			1,129,323	100,926	30,296	32,795
2009	17	1,568	160,632	251,333	10,632	16	2,223	134,280	70,725	5,560	14,724
2010	55	4,769	223,014	241,739	52,602	73	3,287	141,338	222,478	65,002	65,730
TOTAL	72	6,337	1,452,765	737,821	93,404	89	5,510	1,404,941	394,129	100,858	113,249
O.D.				22,097					79,421		852

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,869,714	1,427,730	114,101	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,103,257	-675,272	267	
TOTAL LOSSES	1,766,457	752,458	114,368	
EXPECTED LOSSES	2,519,983	2,247,111	197,711	
CREDIBILITY	.02	.06	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.690	1.572	.239	5.501
INDICATED (POST-TEST)	4.336	1.847	.281	6.464
PRES. ON RATE LEVEL	5.254	4.685	.412	10.351
DERIVED BY FORMULA	5.236	4.515	.400	10.151
UNDERLYING PRES. RATE	5.264	4.694	.413	10.371
PROPOSED	5.236	4.515	.400	10.151

YEAR	4-1-12	4-1-13	4-1-14	4-1-16	IND. RATE	11.391
IND. RATES				11.39	MINIMUM PREMIUM	
MAN. RATES	11.63	11.95	11.41	+ 11.39	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	7,201	418,834	5.816			1	3	5	9
2009	10,861	467,186	4.301			1	2	6	9
2010	13,081	44,601	.340				1	4	5
2011	8,506	1,826,411	21.472			3	5	15	23
2012	3,470	76,437	2.202					3	3
TOTAL	43,119	2,833,469	6.571			5	11	33	49

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			171,411	121,911	12,035			38,325	55,231	8,726	11,195
2009			307,437	59,452	13,205			20,318	14,643	10,097	42,034
2010				7,578	16,115				1,348	16,062	3,498
2011			650,583	215,588	123,969			664,091	67,162	57,063	47,955
2012					60,508					6,180	9,749
TOTAL			1,129,431	404,529	225,832			722,734	138,384	98,128	114,431

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			209,636	137,028	15,152			97,231	68,707	11,039	10,322
2009	44	3,752	364,381	68,766	17,844	6	899	50,777	17,617	12,061	40,689
2010	2	82	3,163	8,498	17,148		61	1,590	2,161	17,436	3,362
2011	115	18,507	755,379	225,263	149,725	156	39,522	1,075,053	95,334	83,698	45,030
2012	13	1,639	52,518	25,305	45,634		194	3,446	1,565	4,093	9,310
TOTAL	174	23,980	1,385,077	464,860	245,503	162	40,676	1,228,097	185,384	128,327	108,713

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,678,166	1,024,074	108,713			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-455,614	-235,696	159			
TOTAL LOSSES	2,222,552	788,378	108,872			
EXPECTED LOSSES	1,130,579	837,371	58,210			
CREDIBILITY	.02	.06	.09			
PURE PREMIUMS						
INDICATED (PRE-TEST)	5.154	1.828	.252	7.234		
INDICATED (POST-TEST)	6.056	2.148	.296	8.500		
PRES. ON RATE LEVEL	2.617	1.938	.135	4.690		
DERIVED BY FORMULA	2.686	1.951	.149	4.786		
UNDERLYING PRES. RATE	2.622	1.942	.135	4.699		
PROPOSED	2.686	1.951	.149	4.786		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	5.370
IND. RATES				5.37	MINIMUM PREMIUM	
MAN. RATES	5.63	5.71	5.17	+ 5.37	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	1,870	113,225	6.054				2	1		3
2009	1,907	209,975	11.010			1	1	1		3
2010	861	211,981	24.620				1	2		3
2011	3,373	172,832	5.123				1	1		2
2012	2,309	2,738	.118							
TOTAL	10,320	710,751	6.887			1	5	5		11

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			137,457	60,579	833			21,733	39,426	4,747	7,640
2009				25,000	9,827				5,203	6,988	3,767
2010				92,329	57,081				33,613	25,904	3,054
2011				47,058	19,720				70,871	26,324	8,859
2012											2,738
TOTAL			137,457	224,966	87,461			21,733	149,113	63,963	26,058

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				68,091	1,049				49,046	6,005	7,044
2009	20	1,680	162,935	29,049	12,453	6	938	53,009	6,545	8,350	3,646
2010	21	768	26,090	97,024	62,086	9	431	12,812	36,753	29,189	2,935
2011	9	840	32,320	42,663	21,163	13	1,901	51,804	58,245	30,010	8,319
2012											2,615
TOTAL	50	3,288	221,345	236,827	96,751	28	3,270	117,625	150,589	73,554	24,559

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	345,606	557,721	24,559	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-174,789	-68,873	141	
TOTAL LOSSES	170,817	488,848	24,700	
EXPECTED LOSSES	457,280	267,288	31,476	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.655	4.737	.239	6.631
INDICATED (POST-TEST)	1.945	5.566	.281	7.792
PRES. ON RATE LEVEL	4.423	2.585	.304	7.312
DERIVED BY FORMULA	4.398	2.645	.303	7.346
UNDERLYING PRES. RATE	4.431	2.590	.305	7.326
PROPOSED	4.398	2.645	.303	7.346

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	8.243
IND. RATES				8.24	MINIMUM PREMIUM	
MAN. RATES	7.77	8.05	8.06	+ 8.24	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	7,586	115,604	1.523				1	4	5
2009	5,156	369,579	7.167			1		6	7
2010	7,175	1,284,424	17.901			3	1	2	6
2011	6,968	555,067	7.965			2			2
2012	6,017	88,672	1.473					7	7
TOTAL	32,902	2,413,346	7.335			6	2	19	27

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				49,310	23,043				2,280	18,512	22,459
2009			195,481		64,044			41,243		52,918	15,893
2010			542,551	27,815	2,390			676,417	20,951	3,221	11,079
2011			452,484					79,136			23,447
2012					37,420					28,249	23,003
TOTAL			1,190,516	77,125	126,897			796,796	23,231	102,900	95,881

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				55,424	29,010				2,836	23,418	20,707
2009	29	2,410	230,963	2,528	74,720	13	2,001	100,396	1,602	61,656	15,384
2010	73	11,374	628,241	40,316	13,313	236	21,027	1,518,123	50,663	21,306	10,647
2011	59	11,796	487,915	21,356	17,015	22	5,549	151,086	5,541	3,588	22,017
2012	5	1,014	32,480	15,655	28,222	3	932	15,764	7,154	18,721	21,968
TOTAL	166	26,594	1,379,599	135,279	162,280	274	29,509	1,785,369	67,796	128,689	90,723

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,221,511	494,044	90,723			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-220,848	-135,618	305			
TOTAL LOSSES	3,000,663	358,426	91,028			
EXPECTED LOSSES	552,754	505,704	80,940			
CREDIBILITY	.02	.05	.07			
PURE PREMIUMS						
INDICATED (PRE-TEST)	9.120	1.089	.277	10.486		
INDICATED (POST-TEST)	10.716	1.280	.325	12.321		
PRES. ON RATE LEVEL	1.677	1.534	.245	3.456		
DERIVED BY FORMULA	1.858	1.521	.251	3.630		
UNDERLYING PRES. RATE	1.680	1.537	.246	3.463		
PROPOSED	1.858	1.521	.251	3.630		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	4.073
IND. RATES				4.07	MINIMUM PREMIUM	
MAN. RATES	3.61	3.83	3.81	+ 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	
2008	648									
2009	552									
2010	696	1,175	.168							
2011	719									
2012	788	8,626	1,094						1	1
TOTAL	3,403	9,801	.288						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											1,175
2012					5,280					3,346	
TOTAL					5,280					3,346	1,175

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											1,129
2012		140	4,582	2,208	3,980		109	1,866	847	2,217	
TOTAL		140	4,582	2,208	3,980		109	1,866	847	2,217	1,129

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,697	9,252	1,129	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,725	-7,409	11	
TOTAL LOSSES	972	1,843	1,140	
EXPECTED LOSSES	14,769	28,416	2,586	
CREDIBILITY	.00	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.029	.054	.033	.116
INDICATED (POST-TEST)	.034	.063	.039	.136
PRES. ON RATE LEVEL	.433	.833	.076	1.342
DERIVED BY FORMULA	.433	.825	.075	1.333
UNDERLYING PRES. RATE	.434	.835	.076	1.345
PROPOSED	.433	.825	.075	1.333

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.495
IND. RATES				1.50	MINIMUM PREMIUM	
MAN. RATES	1.62	1.54	1.48	+ 1.50	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	7,225	290,445	4.020			1	1		3	5
2009	7,384	3,985	.053							
2010	7,626	32,467	.425						2	2
2011	8,372	490,041	5.853				2		4	6
2012	8,448	38,726	.458						3	3
TOTAL	39,055	855,664	2.191			1	3		12	16

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			191,999	3,553	11,850			29,430	4,487	38,435	10,691
2009											3,985
2010					3,234					19,681	9,552
2011				114,767	17,055				267,882	80,053	10,284
2012					12,100					18,968	7,658
TOTAL			191,999	118,320	44,239			29,430	272,369	157,137	42,170

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			234,815	3,994	14,919			74,664	5,582	48,621	9,857
2009											3,857
2010		5	290	149	3,411		64	1,417	901	21,313	9,179
2011	19	1,877	71,696	100,760	22,199	46	7,060	192,675	218,519	94,666	9,657
2012		327	10,502	5,062	9,123	6	619	10,579	4,797	12,571	7,313
TOTAL	19	2,209	317,303	109,965	49,652	52	7,743	279,335	229,799	177,171	39,863

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	606,661	566,587	39,863	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-117,493	-99,697	201	
TOTAL LOSSES	489,168	466,890	40,064	
EXPECTED LOSSES	302,677	380,005	48,428	
CREDIBILITY	.02	.05	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.253	1.195	.103	2.551
INDICATED (POST-TEST)	1.472	1.404	.121	2.997
PRES. ON RATE LEVEL	.774	.970	.124	1.868
DERIVED BY FORMULA	.788	.992	.124	1.904
UNDERLYING PRES. RATE	.775	.973	.124	1.872
PROPOSED	.788	.992	.124	1.904

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	TOTAL
IND. RATES				2.14	MINIMUM PREMIUM	
MAN. RATES	2.23	2.10	2.06	+ 2.14	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	883	4,661	.527							
2009	711	1,565	.220							
2010	697	2,294	.329							
2011	697	251,384	36.066			1	1			2
2012	758	49	.006							
TOTAL	3,746	259,953	6.939			1	1			2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											4,661
2009											1,565
2010											2,294
2011			130,094	22,635				92,624	6,031		
2012											49
TOTAL			130,094	22,635				92,624	6,031		8,569

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											4,297
2009											1,515
2010											2,205
2011	21	3,743	153,651	25,657	6,083	25	6,643	180,893	11,256	4,591	
2012											47
TOTAL	21	3,743	153,651	25,657	6,083	25	6,643	180,893	11,256	4,591	8,064

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	344,976	47,587	8,064	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-17,390	-7,415	18	
TOTAL LOSSES	327,586	40,172	8,082	
EXPECTED LOSSES	43,716	27,908	4,645	
CREDIBILITY	.00	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.745	1.072	.216	10.033
INDICATED (POST-TEST)	10.275	1.260	.254	11.789
PRES. ON RATE LEVEL	1.165	.744	.123	2.032
DERIVED BY FORMULA	1.165	.749	.126	2.040
UNDERLYING PRES. RATE	1.167	.745	.124	2.036
PROPOSED	1.165	.749	.126	2.040

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	TOTAL
IND. RATES				2.29	MINIMUM PREMIUM	
MAN. RATES	2.42	2.30	2.24	+ 2.29	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
2008	263					263						
2009	183					183						
2010	194					194						
2011	223					223						
2012	157					157						
TOTAL	1,020					1,020						

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.	-11,369	-13,692	9	
TOTAL LOSSES			9	
EXPECTED LOSSES	27,998	50,337	2,468	
CREDIBILITY	.00	.00	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	2.712	4.875	.239	7.826
DERIVED BY FORMULA	2.712	4.875	.237	7.824
UNDERLYING PRES. RATE	2.745	4.935	.242	7.922
PROPOSED	2.712	4.875	.237	7.824

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	8.183
IND. RATES				8.18	MINIMUM PREMIUM	
MAN. RATES	9.19	8.66	8.23	+ 8.18	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	339,898	1,900,720	.559			2	3	27	32
2009	415,687	1,039,195	.249			1	7	24	32
2010	431,698	957,629	.221				8	26	34
2011	604,490	1,695,721	.280			2	4	25	31
2012	592,688	966,171	.163				2	21	23
TOTAL	2,384,461	6,559,436	.275			5	24	123	152
O.D.		5,357							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			676,309	20,071	246,514			418,342	33,299	309,540	196,645
2009			120,388	161,621	102,440			33,494	116,786	268,213	236,253
2010				205,516	129,797				172,061	250,787	199,468
2011			418,468	101,598	197,502			104,304	88,149	435,627	350,073
2012				146,487	111,626				130,917	384,152	192,989
TOTAL			1,215,165	635,293	787,879			556,140	541,212	1,648,319	1,175,428
O.D.											5,357

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			518,226	22,560	310,363			592,312	41,423	391,568	181,307
2009	17	1,560	154,354	182,831	119,188	10	3,002	100,467	141,940	312,494	228,693
2010	39	1,720	58,316	216,096	141,092	56	2,591	74,123	193,547	277,390	191,689
2011	87	13,560	556,602	128,243	208,231	48	12,428	328,375	113,545	431,028	328,719
2012	154	8,111	273,269	155,187	98,736	245	21,226	370,030	171,148	266,941	184,304
TOTAL	297	24,951	1,560,767	704,917	877,610	359	39,247	1,465,307	661,603	1,679,421	1,114,712
O.D.											5,153

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,090,928	3,923,551	1,119,865			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,023,406	-1,063,342	6,945			
TOTAL LOSSES	1,067,522	2,860,209	1,126,810			
EXPECTED LOSSES	5,365,039	4,148,963	1,502,211			
CREDIBILITY	.30	.81	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.045	.120	.047	.212		
INDICATED (POST-TEST)	.053	.141	.055	.249		
PRES. ON RATE LEVEL	.222	.172	.062	.456		
DERIVED BY FORMULA	.171	.147	.055	.373		
UNDERLYING PRES. RATE	.225	.174	.063	.462		
PROPOSED	.171	.147	.055	.373		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	.390
IND. RATES				.39	MINIMUM PREMIUM	
MAN. RATES	.69	.59	.48	+ .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
2008	30,555	430,941	1.410			30,555			1	1	4	6
2009	30,389	985,125	3.241			30,389			2		4	6
2010	63,407	253,207	.399			63,407				3	7	10
2011	99,136	330,639	.333			99,136				2	10	12
2012	89,861	164,415	.182			89,861				1	5	6
TOTAL	313,348	2,164,327	.691			313,348			3	7	30	40
O.D.		341										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			153,435	71,665	10,521			52,935	75,620	20,765	46,000
2009			706,744		31,242			133,611		75,419	38,109
2010				44,414	48,091				67,319	60,803	32,580
2011				31,091	96,518				59,924	116,402	26,704
2012				3,144	25,360				10,160	52,161	73,590
TOTAL			860,179	150,314	211,732			186,546	213,023	325,550	216,983
O.D.											341

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			187,651	80,551	13,245			134,296	94,071	26,267	42,412
2009	102	8,599	829,021	5,717	41,078	42	5,924	322,959	3,432	88,519	36,890
2010	13	415	14,394	47,637	51,623	23	890	26,304	74,012	68,122	31,309
2011	11	987	40,526	37,020	93,092	10	2,244	58,942	57,141	116,265	25,075
2012	4	792	25,800	12,932	19,435	24	2,378	41,184	18,937	35,529	70,278
TOTAL	130	10,793	1,097,392	183,857	218,473	99	11,436	583,685	247,593	334,702	205,964
O.D.											322

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,703,535	984,625	206,286	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,006,076	-669,367	2,819	
TOTAL LOSSES	697,459	315,258	209,105	
EXPECTED LOSSES	2,751,195	2,682,259	538,959	
CREDIBILITY	.08	.21	.32	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.223	.101	.067	.391
INDICATED (POST-TEST)	.262	.119	.079	.460
PRES. ON RATE LEVEL	.867	.846	.170	1.883
DERIVED BY FORMULA	.819	.693	.141	1.653
UNDERLYING PRES. RATE	.878	.856	.172	1.906
PROPOSED	.819	.693	.141	1.653

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.729
IND. RATES				1.73	MINIMUM PREMIUM	
MAN. RATES	2.41	2.24	1.98	+ 1.73	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	68,590	77,018	.112					1	3	4
2009	59,737	81,770	.136						5	5
2010	71,103	720,539	1.013			2		1	2	5
2011	82,170	196,375	.238					2	5	7
2012	100,232	386,460	.385					1	7	8
TOTAL	381,832	1,462,162	.383				2	5	22	29
O.D.		36,934	.009					2		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				1,166	12,110				4,922	31,920	26,900
2009					22,422					31,833	27,515
2010			512,004	8,295	6,648			125,806	415	14,455	52,916
2011				81,061	35,503				16,724	38,717	24,370
2012				19,388	167,881				41,426	122,571	35,194
TOTAL			512,004	109,910	244,564			125,806	63,487	239,496	166,895
O.D.				13,726					21,855		1,353

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				1,311	15,246				6,123	40,379	24,802
2009		12	671	382	25,642		188	762	582	36,875	26,635
2010	67	10,608	589,183	19,909	16,828	42	3,916	282,224	6,375	18,849	50,852
2011	16	1,452	56,026	73,647	37,905	2	670	17,452	16,475	38,462	22,883
2012	50	5,224	169,059	84,574	128,537	80	6,748	117,656	54,417	85,144	33,610
TOTAL	133	17,296	814,939	179,823	224,158	124	11,522	418,094	83,972	219,709	158,782
O.D.	1	92	3,521	13,868	314	2	248	6,827	22,580	659	1,300

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,272,799	745,083	160,082	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-684,343	-265,981	1,210	
TOTAL LOSSES	588,456	479,102	161,292	
EXPECTED LOSSES	1,790,792	1,038,583	259,646	
CREDIBILITY	.09	.24	.37	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.154	.125	.042	.321
INDICATED (POST-TEST)	.181	.147	.049	.377
PRES. ON RATE LEVEL	.463	.269	.067	.799
DERIVED BY FORMULA	.438	.240	.060	.738
UNDERLYING PRES. RATE	.469	.272	.068	.809
PROPOSED	.438	.240	.060	.738

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE
IND. RATES				.77	MINIMUM PREMIUM
MAN. RATES	1.04	.94	.84	+ .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
2008	289,364	7,970,716	2.754			289,364			10	24	106	140
2009	307,705	8,307,293	2.699			307,705			17	19	91	127
2010	314,204	7,162,915	2.279			314,204	1		8	24	111	144
2011	319,875	6,672,789	2.086			319,875	1		7	21	110	139
2012	338,290	7,225,034	2.135			338,290			10	4	117	131
TOTAL	1,569,438	37,338,747	2.379			1,569,438	2		52	92	535	681
O.D.		349,390	.022						1		3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			2,416,791	851,156	767,769			1,414,068	728,579	1,027,184	765,169
2009			3,215,383	658,248	734,124			1,181,058	1,010,604	825,222	682,654
2010	199,384		1,978,897	679,073	946,843	5,000		948,168	589,459	1,217,103	598,988
2011	292,215		1,801,991	505,525	1,309,411	912		518,675	486,506	1,181,541	576,013
2012			1,912,867	422,124	1,512,501			475,809	251,208	1,966,170	684,355
TOTAL	491,599		11,325,929	3,116,126	5,270,648	5,912		4,537,778	3,066,356	6,217,220	3,307,179
O.D.			201,122		4,817			128,078		6,487	8,886

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			2,864,433	956,699	966,618			3,186,369	906,351	1,299,393	705,486
2009	463	39,622	3,831,091	770,039	868,475	386	53,778	2,975,724	1,214,647	979,164	660,809
2010	254,758	45,824	2,433,496	779,900	1,048,530	11,136	37,467	2,274,821	716,875	1,360,532	575,627
2011	349,173	61,901	2,542,379	659,477	1,335,152	1,069	56,256	1,506,837	520,122	1,195,802	540,876
2012	901	108,424	3,674,050	1,122,416	1,306,426	1,193	120,853	2,283,784	690,229	1,360,494	653,559
TOTAL	605,295	255,771	15,345,449	4,288,531	5,525,201	13,784	268,354	12,227,535	4,048,224	6,195,385	3,136,357
O.D.	23	5,555	195,056	18,751	18,556	97	10,742	239,048	13,707	17,197	8,432

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	29,166,709	20,125,552	3,144,789			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-8,547,041	-4,473,260	13,471			
TOTAL LOSSES	20,619,668	15,652,292	3,158,260			
EXPECTED LOSSES	22,003,521	17,028,402	3,264,430			
CREDIBILITY	.22	.61	.94			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.314	.997	.201	2.512		
INDICATED (POST-TEST)	1.544	1.171	.236	2.951		
PRES. ON RATE LEVEL	1.385	1.072	.205	2.662		
DERIVED BY FORMULA	1.420	1.132	.234	2.786		
UNDERLYING PRES. RATE	1.402	1.085	.208	2.695		
PROPOSED	1.420	1.132	.234	2.786		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.914
IND. RATES				2.91	MINIMUM PREMIUM	
MAN. RATES	2.87	2.85	2.80	+ 2.91	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	489,248	4,592,682	.938			9	22	43	74	
2009	530,568	8,135,033	1.533		1	6	32	42	81	
2010	653,537	6,418,723	.982	1		13	28	39	81	
2011	428,255	6,785,175	1.584			2	26	42	70	
2012	515,320	5,058,699	.981	2		2	1	61	66	
TOTAL	2,616,928	30,990,312	1.184	3	1	32	109	227	372	
O.D.		214,541	.008				6	3	9	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			2,073,523	455,819	227,053			637,924	618,034	292,856	287,473
2009		549,596	1,455,031	416,209	331,472		3,277,445	716,121	638,699	326,503	423,957
2010	962,920		2,697,986	705,574	177,243			781,021	510,098	258,370	325,511
2011			1,306,554	821,325	386,871			2,528,500	972,585	491,683	277,657
2012	1,731,190		400,582	63,936	948,547	5,252		248,831	63,871	1,165,388	431,102
TOTAL	2,694,110	549,596	7,933,676	2,462,863	2,071,186	5,252	3,277,445	4,912,397	2,803,287	2,534,800	1,745,700
O.D.				82,162	22,663				43,601	36,255	29,860

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			2,535,919	512,341	285,857			1,618,413	768,832	370,466	265,050
2009	251	78,173	1,744,550	480,631	392,985	6,562	970,008	1,814,578	765,150	392,633	410,390
2010	1,098,674	61,020	3,267,845	787,906	252,198	422	30,106	1,929,526	584,295	316,786	312,816
2011	245	30,233	1,210,289	776,972	432,006	337	69,845	1,898,356	853,008	565,502	260,720
2012	1,234,303	38,991	1,288,359	481,159	747,655	7,997	63,269	1,190,569	357,541	796,014	411,702
TOTAL	2,333,473	208,417	10,046,962	3,039,009	2,110,701	15,318	1,133,228	8,451,442	3,328,826	2,441,401	1,660,678
O.D.	11	1,368	48,426	89,490	19,684	20	1,977	42,773	48,678	26,243	28,475

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	22,283,415	11,104,032	1,689,153			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,888,774	-2,414,069	6,345			
TOTAL LOSSES	16,394,641	8,689,963	1,695,498			
EXPECTED LOSSES	14,994,998	9,054,570	1,648,665			
CREDIBILITY	.31	.86	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.626	.332	.065	1.023		
INDICATED (POST-TEST)	.736	.390	.076	1.202		
PRES. ON RATE LEVEL	.566	.342	.062	.970		
DERIVED BY FORMULA	.619	.383	.076	1.078		
UNDERLYING PRES. RATE	.573	.346	.063	.982		
PROPOSED	.619	.383	.076	1.078		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.127
IND. RATES				1.13	MINIMUM PREMIUM	
MAN. RATES	1.01	.98	1.02	+ 1.13	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	141,647	2,517,913	1.777			5	19	16	40	
2009	750,904	10,361,995	1.379	1		16	92	90	199	
2010	527,158	7,492,603	1.421			12	44	71	127	
2011	672,015	5,085,874	.756			5	56	58	119	
2012	558,465	3,497,053	.626			2	2	96	100	
TOTAL	2,650,189	28,955,438	1.093	1		40	213	331	585	
O.D.		586,163	.022				12	14	26	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,033,914	320,983	129,808			207,071	357,745	149,144	319,248
2009	265,155		4,071,678	1,242,412	315,127	3,397		2,142,626	1,362,404	418,214	540,982
2010			2,945,452	775,590	754,091			1,170,799	823,872	460,873	561,926
2011			1,150,414	1,082,203	389,874			382,253	1,261,559	390,557	429,014
2012			466,140	32,416	1,120,935			157,937	8,688	1,434,206	276,731
TOTAL	265,155		9,667,598	3,453,604	2,709,835	3,397		4,060,686	3,814,268	2,852,994	2,127,901
O.D.				154,220	62,117				103,163	151,178	115,485

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,264,477	360,783	163,429			525,339	445,034	188,669	294,347
2009	371,668	47,256	4,608,729	1,418,903	398,262	11,430	72,017	4,204,164	1,626,119	516,524	523,671
2010	551	65,204	3,492,688	889,466	864,560	626	44,174	2,784,632	939,438	555,044	540,011
2011	348	48,855	1,969,182	1,028,664	469,652	322	60,137	1,639,370	1,056,974	476,247	402,844
2012	280	44,338	1,463,491	535,976	878,755	550	60,810	1,105,313	384,692	962,534	264,278
TOTAL	372,847	205,653	12,798,567	4,233,792	2,774,658	12,928	237,138	10,258,818	4,452,257	2,699,018	2,025,151
O.D.	16	1,627	58,268	177,107	60,606	15	2,128	39,247	129,761	159,055	110,184

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	23,987,252	14,686,254	2,135,335			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-8,799,386	-3,793,662	11,789			
TOTAL LOSSES	15,187,866	10,892,592	2,147,124			
EXPECTED LOSSES	23,931,206	14,629,043	2,756,197			
CREDIBILITY	.32	.87	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.573	.411	.081	1.065		
INDICATED (POST-TEST)	.673	.483	.095	1.251		
PRES. ON RATE LEVEL	.892	.545	.103	1.540		
DERIVED BY FORMULA	.822	.491	.095	1.408		
UNDERLYING PRES. RATE	.903	.552	.104	1.559		
PROPOSED	.822	.491	.095	1.408		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.472
IND. RATES				1.47	MINIMUM PREMIUM	
MAN. RATES	1.78	1.77	1.62	+ 1.47	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	269,207	11,859,569	4.405			21	48	166	235
2009	228,415	11,426,875	5.002	2		21	62	161	246
2010	217,207	12,118,983	5.579			16	44	143	203
2011	223,198	8,022,328	3.594			12	28	112	152
2012	222,745	7,351,839	3.300			9	11	166	186
TOTAL	1,160,772	50,779,594	4.375	2		79	193	748	1022
O.D.		10,742					1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			3,942,955	1,840,703	1,090,204			1,848,386	1,276,599	1,290,578	570,144
2009	178,086		3,948,119	1,931,165	966,464			1,173,556	1,544,601	1,178,860	506,024
2010			2,910,343	1,559,404	1,089,559			3,447,953	1,690,945	898,175	522,604
2011			2,471,121	925,712	1,076,323			1,342,547	634,741	965,873	606,011
2012			1,667,160	417,455	1,647,005			681,578	293,338	2,144,528	500,775
TOTAL	178,086		14,939,698	6,674,439	5,869,555			8,494,020	5,440,224	6,478,014	2,705,558
O.D.				541	103				855	243	9,000

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			4,560,876	2,068,952	1,372,564			3,799,634	1,588,092	1,632,583	525,673
2009	249,816	48,916	4,777,178	2,198,597	1,148,606	377	55,780	3,028,084	1,845,261	1,395,632	489,831
2010	666	67,222	3,460,722	1,701,614	1,230,418	1,057	68,029	4,077,355	1,895,262	1,068,977	502,222
2011	556	80,434	3,285,091	1,021,098	1,155,491	396	96,355	2,604,869	657,094	1,021,723	569,044
2012	872	105,138	3,547,107	1,152,446	1,391,496	1,468	146,822	2,817,387	781,131	1,497,263	478,240
TOTAL	251,910	301,710	19,630,974	8,142,707	6,298,575	3,298	366,986	16,327,329	6,766,840	6,616,178	2,565,010
O.D.			4	610	118			5	1,069	282	8,573

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	36,882,216	27,826,379	2,573,583	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-12,097,413	-6,068,745	10,476	
TOTAL LOSSES	24,784,803	21,757,634	2,584,059	
EXPECTED LOSSES	30,377,404	22,739,524	2,751,031	
CREDIBILITY	.18	.50	.77	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.135	1.874	.223	4.232
INDICATED (POST-TEST)	2.509	2.202	.262	4.973
PRES. ON RATE LEVEL	2.586	1.935	.234	4.755
DERIVED BY FORMULA	2.572	2.069	.256	4.897
UNDERLYING PRES. RATE	2.617	1.959	.237	4.813
PROPOSED	2.572	2.069	.256	4.897

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	5.122
IND. RATES				5.12	MINIMUM PREMIUM	
MAN. RATES	5.12	5.11	5.00	+ 5.12	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	7,369	35,133	.476						2	2
2009	7,614	39,671	.521						1	1
2010	8,565	59,461	.694						2	3
2011	8,244	146,569	1.777						1	2
2012	8,606	289,250	3.361					1	1	2
TOTAL	40,398	570,084	1.411					1	2	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					4,601					8,203	22,329
2009					10,725					21,624	7,322
2010				6,603	5,000				23,017	18,544	6,297
2011				21,016	195				18,001	372	106,985
2012			210,000		350			70,000		3,140	5,760
TOTAL			210,000	27,619	20,871			70,000	41,018	51,883	148,693

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					5,793					10,377	20,587
2009		6	321	183	12,265		126	517	395	25,049	7,088
2010	1	62	1,946	6,982	5,407	7	297	8,832	25,203	20,861	6,051
2011	4	326	12,458	18,142	1,290	3	435	12,139	14,262	1,525	100,459
2012	24	5,810	203,728	19,598	13,859	56	5,971	132,386	8,276	7,044	5,501
TOTAL	29	6,204	218,453	44,905	38,614	66	6,829	153,874	48,136	64,856	139,686

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	385,455	196,511	139,686			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-42,242	-24,345	85			
TOTAL LOSSES	343,213	172,166	139,771			
EXPECTED LOSSES	108,671	92,512	20,602			
CREDIBILITY	.02	.05	.08			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.850	.426	.346	1.622		
INDICATED (POST-TEST)	.999	.501	.407	1.907		
PRES. ON RATE LEVEL	.266	.226	.050	.542		
DERIVED BY FORMULA	.281	.240	.079	.600		
UNDERLYING PRES. RATE	.269	.229	.051	.549		
PROPOSED	.281	.240	.079	.600		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	.627
IND. RATES				.63	MINIMUM PREMIUM	
MAN. RATES	.52	.55	.57	+ .63	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	34,844	5,237,454	15,031			4	7	28	39	
2009	39,274	1,392,531	3,545			2	6	32	40	
2010	39,263	5,246,651	13,362			7	8	35	52	
2011	37,870	2,652,238	7,003	1	1	1	9	35	46	
2012	40,087	2,096,663	5,230			1	4	30	35	
TOTAL	191,338	16,625,537	8,689	2	1	15	34	160	212	
O.D.		617								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			715,965	135,984	116,802			535,688	88,921	487,095	3,156,999
2009			313,861	189,914	132,907			60,701	176,549	263,591	255,008
2010	587,594	426,246	1,162,744	318,551	217,301	60,848	743,165	959,521	162,922	387,230	220,529
2011	3,000		137,360	640,892	303,262	88,370		209,115	414,520	694,129	161,590
2012			229,250	163,057	401,176			77,500	134,584	826,725	264,371
TOTAL	590,594	426,246	2,559,180	1,448,398	1,171,448	149,218	743,165	1,842,525	977,496	2,658,770	4,058,497
O.D.											617

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			800,949	152,846	147,053			1,072,557	110,617	616,175	2,910,753
2009	45	3,929	383,748	216,314	155,688	19	4,108	172,686	212,143	308,143	246,848
2010	749,843	356,259	1,423,131	361,849	257,196	136,084	648,688	2,135,954	230,564	447,783	211,928
2011	3,731	15,180	596,289	591,175	326,263	81,908	29,492	789,129	400,620	706,520	151,733
2012	258	22,850	766,623	309,811	333,593	446	42,465	765,969	293,494	566,099	252,474
TOTAL	753,877	398,218	3,970,740	1,631,995	1,219,793	218,457	724,753	4,936,295	1,247,438	2,644,720	3,773,736
O.D.											569

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,002,340	6,743,946	3,774,305			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,179,763	-1,349,673	9,286			
TOTAL LOSSES	8,822,577	5,394,273	3,783,591			
EXPECTED LOSSES	5,604,289	5,120,204	2,292,230			
CREDIBILITY	.05	.15	.23			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.611	2.819	1.977	9.407		
INDICATED (POST-TEST)	5.418	3.312	2.323	11.053		
PRES. ON RATE LEVEL	2.892	2.643	1.183	6.718		
DERIVED BY FORMULA	3.018	2.743	1.445	7.206		
UNDERLYING PRES. RATE	2.929	2.676	1.198	6.803		
PROPOSED	3.018	2.743	1.445	7.206		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	7.056
IND. RATES				7.06	MINIMUM PREMIUM	
MAN. RATES	7.00	6.93	6.80	+ 7.06	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	27,953	757,529	2.710	1			4	2	7
2009	28,693	369,432	1.287				1	11	12
2010	31,192	1,790,627	5.740			3		7	10
2011	33,589	2,251,108	6.701			4	4	8	16
2012	38,938	487,324	1.251				1	14	15
TOTAL	160,365	5,656,020	3.527	1		7	10	42	60

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	355,666			161,862	22,081				138,928	53,524	25,468
2009				28,730	161,167				26,488	103,412	49,635
2010			977,407		52,496			662,527		34,233	63,964
2011			1,088,706	275,833	47,825			550,390	166,808	42,556	78,990
2012				24,759	153,504				30,600	236,715	41,746
TOTAL	355,666		2,066,113	491,184	437,073			1,212,917	362,824	470,440	259,803

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	377,006			181,933	27,800				172,826	67,708	23,481
2009		110	6,644	34,786	184,509		614	5,544	32,854	120,134	48,047
2010	111	16,917	941,896	20,225	70,778	181	16,660	1,204,925	24,119	50,681	61,469
2011	182	32,128	1,314,840	292,836	99,624	172	41,794	1,138,353	172,851	76,121	74,172
2012	53	5,038	163,045	82,533	118,222	92	9,761	168,472	77,190	159,764	39,867
TOTAL	377,352	54,193	2,426,425	612,313	500,933	445	68,829	2,517,294	479,840	474,408	247,036

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,444,538	2,067,494	247,036	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,340,166	-556,842	911	
TOTAL LOSSES	3,104,372	1,510,652	247,947	
EXPECTED LOSSES	6,098,682	2,152,098	205,268	
CREDIBILITY	.05	.13	.20	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.936	.942	.155	3.033
INDICATED (POST-TEST)	2.275	1.107	.182	3.564
PRES. ON RATE LEVEL	3.756	1.325	.126	5.207
DERIVED BY FORMULA	3.682	1.297	.137	5.116
UNDERLYING PRES. RATE	3.803	1.342	.128	5.273
PROPOSED	3.682	1.297	.137	5.116

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	5.009
IND. RATES				5.01	MINIMUM PREMIUM	
MAN. RATES	6.61	5.89	5.27	+ 5.01	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
2008	2,977	513,245	17,240			2,977			1	2	5	8
2009	2,849	28,889	1,014			2,849					1	1
2010	2,989	323,746	10,831			2,989					6	7
2011	3,218	577,801	17,955			3,218			1	1	2	4
2012	2,663	194,286	7,295			2,663					3	3
TOTAL	14,696	1,637,967	11,146			14,696			2	4	17	23

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			164,588	120,223	8,040			73,445	30,656	103,314	12,979
2009					5,000					11,793	12,096
2010				43,075	145,386				10,100	107,028	18,157
2011			204,500	85,743	97,243			125,000	6,211	34,098	25,006
2012					64,492					116,704	13,090
TOTAL			369,088	249,041	320,161			198,445	46,967	372,937	81,328

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			201,291	135,131	10,123			186,330	38,136	130,692	11,967
2009		4	150	86	5,718		68	283	216	13,661	11,709
2010	25	531	22,792	50,835	154,203	2	447	11,006	15,590	116,242	17,449
2011	52	7,195	293,486	93,872	104,347	34	9,148	248,308	16,529	38,993	23,481
2012	13	1,743	55,977	26,971	48,639	33	3,826	65,125	29,533	77,347	12,501
TOTAL	90	9,473	573,696	306,895	323,030	69	13,489	511,052	100,004	376,935	77,107

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,107,869	1,106,864	77,107	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-398,807	-264,675	316	
TOTAL LOSSES	709,062	842,189	77,423	
EXPECTED LOSSES	1,010,056	989,923	83,473	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.825	5.731	.527	11.083
INDICATED (POST-TEST)	5.669	6.734	.619	13.022
PRES. ON RATE LEVEL	6.787	6.652	.561	14.000
DERIVED BY FORMULA	6.776	6.654	.563	13.993
UNDERLYING PRES. RATE	6.873	6.736	.568	14.177
PROPOSED	6.776	6.654	.563	13.993

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	13.701
IND. RATES				13.70	MINIMUM PREMIUM	
MAN. RATES	16.70	15.39	14.17	+ 13.70	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	328,757	10,097,138	3.071			328,757	1	1	10	69	123	204
2009	353,692	9,717,285	2.747			353,692			8	70	143	221
2010	361,683	12,504,916	3.457			361,683	3		8	68	113	192
2011	363,565	11,616,155	3.195			363,565	1		5	72	116	194
2012	351,522	6,948,794	1.976			351,522	2			26	135	163
TOTAL	1,759,219	50,884,288	2.892			1,759,219	7	1	31	305	630	974
O.D.		93,619	.005								2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	98,125	55,308	1,460,436	2,105,852	562,483	358,708	24,192	1,169,316	1,882,140	1,538,760	841,818
2009			1,261,118	2,319,339	770,943			593,569	2,470,606	1,455,625	846,085
2010	276,510		1,116,129	2,670,023	886,973			2,185,719	2,898,783	1,500,024	970,755
2011	141,653		729,182	2,633,368	1,159,816	17,158		509,118	3,637,250	1,982,641	805,969
2012	150,106			729,924	1,307,486	17,213			1,398,418	2,410,384	935,263
TOTAL	666,394	55,308	4,566,865	10,458,506	4,687,701	393,079	24,192	4,457,722	12,287,197	8,887,434	4,399,890
O.D.					52,119					14,841	26,659

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	78,123	109,399	1,771,337	2,366,979	708,167	943,522	66,552	2,912,037	2,341,381	1,946,532	776,156
2009	181	16,257	1,647,569	2,608,349	907,381	198	34,001	1,747,969	2,923,931	1,723,174	819,010
2010	353,279	42,026	1,852,281	2,792,054	1,009,168	1,327	71,818	3,735,644	3,186,270	1,752,757	932,896
2011	169,679	65,474	2,581,303	2,388,852	1,262,654	16,573	125,256	3,391,234	2,676,176	2,140,230	756,805
2012	164,115	60,770	2,013,718	1,087,479	1,058,604	39,539	171,222	3,008,045	1,399,772	1,729,383	893,176
TOTAL	765,377	293,926	9,866,208	11,243,713	4,945,974	1,001,159	468,849	14,794,929	12,527,530	9,292,076	4,178,043
O.D.	7	273	11,585	5,337	49,909		96	2,258	1,178	14,570	25,526

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	27,204,667	38,080,287	4,203,569			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-8,067,509	-7,393,606	15,347			
TOTAL LOSSES	19,137,158	30,686,681	4,218,916			
EXPECTED LOSSES	20,653,230	27,918,806	3,870,281			
CREDIBILITY	.24	.66	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.088	1.744	.240	3.072		
INDICATED (POST-TEST)	1.278	2.049	.282	3.609		
PRES. ON RATE LEVEL	1.160	1.567	.217	2.944		
DERIVED BY FORMULA	1.188	1.885	.282	3.355		
UNDERLYING PRES. RATE	1.174	1.587	.220	2.981		
PROPOSED	1.188	1.885	.282	3.355		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.285
IND. RATES				3.29	MINIMUM PREMIUM	
MAN. RATES	3.16	3.12	2.98	+ 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	
2008	41,886	2,208,724	5.273	1		2	4	26	33	
2009	43,807	3,234,750	7.384	3		2	4	24	33	
2010	50,615	801,199	1.582				5	27	32	
2011	48,313	2,191,074	4.535	1		2	5	29	37	
2012	47,921	3,275,325	6.834	1		3	8	24	36	
TOTAL	232,542	11,711,072	5.036	6		9	26	130	171	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	100,000		299,331	190,099	184,428	46,293		62,049	88,405	1,155,199	82,920
2009	1,179,314		459,270	181,982	358,729	33,676		96,521	717,770	176,647	30,841
2010				146,739	202,336				90,336	285,220	76,568
2011	3,000		349,519	206,497	232,646			481,702	395,327	486,247	36,136
2012	170,517		612,980	394,116	248,662	267,814		800,262	194,217	520,134	66,623
TOTAL	1,452,831		1,721,100	1,119,433	1,226,801	347,783		1,440,534	1,486,055	2,623,447	293,088

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	106,000		366,081	213,671	232,195	162,118		157,418	109,975	1,461,326	76,452
2009	1,400,850	5,831	560,385	212,389	414,980	107,756	5,347	319,431	843,799	214,713	29,854
2010	46	1,386	51,447	159,428	216,383	25	1,848	49,983	108,646	311,922	73,582
2011	3,676	13,273	539,513	218,598	244,021	193	44,512	1,203,409	384,897	515,515	33,932
2012	185,859	36,368	1,249,363	449,380	264,044	583,714	88,816	1,832,607	316,396	412,868	63,625
TOTAL	1,696,431	56,858	2,766,789	1,253,466	1,371,623	853,806	140,523	3,562,848	1,763,713	2,916,344	277,445

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,077,255	7,305,146	277,445			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,348,584	-1,247,586	1,082			
TOTAL LOSSES	6,728,671	6,057,560	278,527			
EXPECTED LOSSES	6,034,465	4,725,254	267,423			
CREDIBILITY	.06	.17	.26			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.894	2.605	.120	5.619		
INDICATED (POST-TEST)	3.400	3.061	.141	6.602		
PRES. ON RATE LEVEL	2.562	2.007	.114	4.683		
DERIVED BY FORMULA	2.612	2.186	.121	4.919		
UNDERLYING PRES. RATE	2.595	2.032	.115	4.742		
PROPOSED	2.612	2.186	.121	4.919		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	4.816
IND. RATES				4.82	MINIMUM PREMIUM	
MAN. RATES	5.28	5.01	4.74	+ 4.82	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
2008	45,711	4,022,128	8.799			45,711			6	7	80	93
2009	44,408	3,718,058	8.372			44,408			6	7	71	84
2010	47,141	4,939,032	10.477			47,141	1	1	6	12	73	93
2011	49,606	3,591,999	7.241			49,606			3	13	76	92
2012	50,242	3,689,363	7.343			50,242			1	17	77	95
TOTAL	237,108	19,960,580	8.418			237,108	1	1	22	56	377	457
O.D.		135,642	.057					1				1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			975,784	255,206	1,129,376			665,083	206,954	627,575	162,150
2009			1,026,939	145,125	668,048			1,058,002	48,558	616,349	155,037
2010	3,000	123,882	1,021,006	615,921	715,970		68,554	722,839	852,611	579,768	235,481
2011			392,545	802,705	998,137			175,572	406,485	615,096	201,459
2012			543,633	507,154	779,025			442,388	339,252	880,633	197,278
TOTAL	3,000	123,882	3,959,907	2,326,111	4,290,556		68,554	3,063,884	1,853,860	3,319,421	951,405
O.D.		134,343									1,299

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,193,384	286,851	1,421,888			1,687,315	257,452	793,882	149,502
2009	126	11,194	1,067,461	179,719	771,681	244	34,594	1,833,207	79,617	721,112	150,076
2010	4,250	257,437	1,368,994	685,667	786,544	1,871	169,315	1,872,022	958,239	674,154	226,297
2011	306	28,094	1,126,599	816,260	1,002,824	118	26,407	706,958	385,304	628,183	189,170
2012	652	48,507	1,629,747	734,270	660,811	799	75,407	1,432,431	445,233	636,070	188,400
TOTAL	5,334	345,232	6,386,185	2,702,767	4,643,748	3,032	305,723	7,531,933	2,125,845	3,453,401	903,445
O.D.	172	242,545	13,812	986							1,223

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,833,968	12,926,747	904,668			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,952,631	-2,138,517	3,147			
TOTAL LOSSES	10,881,337	10,788,230	907,815			
EXPECTED LOSSES	10,133,995	8,123,321	768,230			
CREDIBILITY	.06	.17	.27			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.589	4.550	.383	9.522		
INDICATED (POST-TEST)	5.392	5.346	.450	11.188		
PRES. ON RATE LEVEL	4.221	3.383	.320	7.924		
DERIVED BY FORMULA	4.291	3.717	.355	8.363		
UNDERLYING PRES. RATE	4.274	3.426	.324	8.024		
PROPOSED	4.291	3.717	.355	8.363		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	8.189
IND. RATES				8.19	MINIMUM PREMIUM	
MAN. RATES	8.83	8.38	8.02	+ 8.19	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	215,379	10,845,269	5.035			16	38	210	264
2009	235,276	10,934,383	4.647			18	30	228	276
2010	245,191	10,256,802	4.183				25	239	274
2011	245,529	10,543,844	4.294	1		9	32	221	263
2012	238,601	6,333,465	2.654		1		19	209	228
TOTAL	1,179,976	48,913,763	4.145	1	1	52	144	1107	1305
O.D.		18,058	.001					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			2,345,890	2,296,131	1,096,646			1,453,702	1,187,294	1,246,467	1,219,139
2009			3,128,633	1,327,496	1,482,918			1,427,452	879,275	1,872,995	815,614
2010	1,051,135		1,687,260	1,179,025	2,201,010	2,010		672,967	592,302	1,985,547	885,546
2011		1,925	1,262,158	2,028,060	2,195,543		927	700,969	1,628,394	1,977,705	748,163
2012			981,160	2,109,481				496,482	2,051,910		694,432
TOTAL	1,051,135	1,925	8,423,941	7,811,872	9,085,598	2,010	927	4,255,090	4,783,747	9,134,624	4,362,894
O.D.					3,804					1,508	12,746

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			2,869,025	2,580,850	1,380,678			3,688,043	1,476,995	1,576,782	1,124,046
2009	443	38,483	3,730,970	1,527,959	1,728,384	450	69,009	3,525,814	1,083,726	2,193,138	789,514
2010	1,019,030	46,641	2,398,280	1,344,627	2,377,086	3,653	33,071	1,839,414	745,834	2,187,229	851,010
2011	727	79,306	3,063,356	2,040,592	2,234,669	477	104,348	2,749,448	1,502,519	2,046,796	702,525
2012	1,307	91,274	3,012,295	1,609,011	1,688,378	1,054	99,977	1,735,300	799,598	1,406,720	663,183
TOTAL	1,021,507	255,704	15,073,926	9,103,039	9,409,195	5,634	306,405	13,538,019	5,608,672	9,410,665	4,130,278
O.D.		2	115	64	4,350		5	36	28	1,746	12,214

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	30,201,353	33,537,759	4,142,492		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-10,650,324	-7,266,765	18,778		
TOTAL LOSSES	19,551,029	26,270,994	4,161,270		
EXPECTED LOSSES	27,328,245	27,481,640	4,696,303		
CREDIBILITY	.18	.51	.77		
PURE PREMIUMS					
INDICATED (PRE-TEST)	1.657	2.226	.353	4.236	
INDICATED (POST-TEST)	1.947	2.616	.415	4.978	
PRES. ON RATE LEVEL	2.287	2.300	.393	4.980	
DERIVED BY FORMULA	2.226	2.461	.410	5.097	
UNDERLYING PRES. RATE	2.316	2.329	.398	5.043	
PROPOSED	2.175	2.405	.400	4.980	
IND. RATES					
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE
IND. RATES				4.88	MINIMUM PREMIUM
MAN. RATES	5.76	5.38	5.04	+ 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	
2008	629,759	20,509,829	3.256			46	95	323	464	
2009	600,819	14,227,017	2.367			24	68	265	357	
2010	602,777	19,318,788	3.204			34	93	284	411	
2011	619,674	15,099,215	2.436			24	81	309	414	
2012	639,662	19,986,771	3.124			31	55	360	447	
TOTAL	3,092,691	89,141,620	2.882			1	159	392	2093	
O.D.		267,774	.008				1	1	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			9,539,539	3,061,901	1,318,917			2,471,252	1,791,594	1,366,302	960,324
2009			5,138,133	2,569,308	1,444,299			1,373,484	1,211,624	1,503,777	986,392
2010			7,307,595	3,474,856	1,709,875			2,569,881	1,886,585	1,603,967	766,029
2011			4,474,152	2,735,123	1,774,824			1,323,621	2,011,011	2,002,386	778,098
2012	704,823		6,169,389	2,392,224	2,580,148			2,084,730	2,179,403	3,212,831	663,223
TOTAL	704,823		32,628,808	14,233,412	8,828,063			9,822,968	9,080,217	9,689,263	4,154,066
O.D.			150,240		65,296			21,507		16,406	14,325

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			11,632,934	3,441,575	1,660,514			6,197,826	2,228,743	1,728,383	885,419
2009	733	63,750	6,226,211	2,926,964	1,708,509	444	65,715	3,477,799	1,465,005	1,769,460	954,827
2010	1,577	175,184	9,120,026	3,785,962	2,008,745	1,403	99,272	6,155,003	2,171,438	1,862,154	736,154
2011	1,146	168,699	6,847,439	2,757,250	1,993,986	708	155,252	4,198,886	1,850,695	2,123,693	730,634
2012	769,642	320,885	11,010,003	3,413,418	2,577,088	4,414	408,175	7,928,069	2,241,303	2,468,965	633,378
TOTAL	773,098	728,518	44,836,613	16,325,169	9,948,842	6,969	728,414	27,957,583	9,957,184	9,952,655	3,940,412
O.D.	21	1,823	176,035	1,102	83,346	6	884	51,694	330	20,940	13,701

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	75,261,658	46,289,568	3,954,113			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-24,774,701	-9,782,694	18,974			
TOTAL LOSSES	50,486,957	36,506,874	3,973,087			
EXPECTED LOSSES	63,152,750	37,019,511	4,731,817			
CREDIBILITY	.35	.96	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.632	1.180	.128	2.940		
INDICATED (POST-TEST)	1.918	1.387	.150	3.455		
PRES. ON RATE LEVEL	2.017	1.182	.151	3.350		
DERIVED BY FORMULA	1.982	1.379	.150	3.511		
UNDERLYING PRES. RATE	2.042	1.197	.153	3.392		
PROPOSED	1.950	1.357	.148	3.455		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.383
IND. RATES				3.38	MINIMUM PREMIUM	
MAN. RATES	4.37	3.85	3.39	+ 3.38	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	197,605	13,406,963	6.784		1	16	15	124	156
2009	213,408	9,255,580	4.337	1		15	25	115	156
2010	218,613	9,153,369	4.187			18	30	103	151
2011	201,264	7,781,275	3.866	1		11	20	101	133
2012	219,246	10,305,313	4.700	3		4	9	114	130
TOTAL	1,050,136	49,902,500	4.752	5	1	64	99	557	726
O.D.		8,273							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		971,236	2,821,822	534,709	909,534		3,273,075	1,288,772	1,997,849	1,132,707	477,259
2009	317,022		2,729,861	1,106,781	982,448	3,202		1,888,157	638,382	1,141,255	448,472
2010			3,016,974	953,055	1,034,647			1,649,960	791,629	1,146,974	560,130
2011	359,049		2,253,070	572,183	1,566,264	216,322		791,752	260,487	1,313,218	448,930
2012	1,388,637		831,025	244,697	1,727,531	5,407		782,192	3,095,370	1,797,579	432,875
TOTAL	2,064,708	971,236	11,652,752	3,411,425	6,220,424	224,931	3,273,075	6,400,833	6,783,717	6,531,733	2,367,666
O.D.											8,273

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		193,110	3,451,087	550,168	1,145,101		905,110	3,269,613	1,619,892	1,432,875	440,033
2009	444,087	32,738	3,179,885	1,270,060	1,151,134	10,762	70,843	3,843,157	791,067	1,343,702	434,121
2010	630	70,584	3,761,889	1,087,838	1,167,404	800	62,399	4,012,497	959,029	1,310,410	538,285
2011	429,048	76,111	3,127,132	765,408	1,599,014	200,446	70,799	1,897,651	371,572	1,320,654	421,545
2012	1,510,241	76,493	2,540,248	944,505	1,376,079	14,082	203,463	3,885,097	1,214,015	1,359,658	413,396
TOTAL	2,384,006	449,036	16,060,241	4,617,979	6,438,732	226,090	1,312,614	16,908,015	4,955,575	6,767,299	2,247,380
O.D.											7,826

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	37,340,002	22,779,585	2,255,206			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-11,471,632	-4,809,839	9,595			
TOTAL LOSSES	25,868,370	17,969,746	2,264,801			
EXPECTED LOSSES	29,403,808	18,219,860	2,383,808			
CREDIBILITY	.17	.47	.72			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.463	1.711	.216	4.390		
INDICATED (POST-TEST)	2.894	2.010	.254	5.158		
PRES. ON RATE LEVEL	2.765	1.713	.224	4.702		
DERIVED BY FORMULA	2.787	1.853	.246	4.886		
UNDERLYING PRES. RATE	2.800	1.735	.227	4.762		
PROPOSED	2.787	1.853	.246	4.886		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	4.784
IND. RATES				4.78	MINIMUM PREMIUM	
MAN. RATES	4.91	4.96	4.76	+ 4.78	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
2008	33,197	1,885,178	5.678			33,197	1		5	2	14	22
2009	30,875	635,877	2.059			30,875	1		1	3	10	15
2010	34,811	581,153	1.669			34,811			1	1	10	12
2011	40,479	718,109	1.774			40,479			2	2	16	20
2012	37,796	968,832	2.563			37,796			1	3	11	15
TOTAL	177,158	4,789,149	2.703			177,158	2		10	11	61	84

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	266,694		881,458	135,930	61,072			292,552	129,688	79,232	38,552
2009	2,025		127,919	171,906	44,193	62,487		22,478	151,087	34,886	18,896
2010			158,467	50,715	71,528			107,723	13,528	149,023	30,169
2011			297,321	49,363	89,332			103,918	8,123	137,795	32,257
2012			191,401	158,361	87,001			36,982	287,500	161,714	45,873
TOTAL	268,719		1,656,566	566,275	353,126	62,487		563,653	589,926	562,650	165,747

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	282,696		1,078,023	152,786	76,891			742,205	161,332	100,229	35,545
2009	2,853	1,616	162,090	193,356	52,709	200,141	1,196	72,379	177,607	42,552	18,291
2010	34	3,745	199,509	58,614	79,460	39	3,925	255,790	25,653	164,564	28,992
2011	52	9,018	370,269	66,038	98,430	29	8,424	226,014	25,259	138,275	30,289
2012	183	13,150	451,603	171,419	93,737	354	27,387	501,167	207,254	136,919	43,809
TOTAL	285,818	27,529	2,261,494	642,213	401,227	200,563	40,932	1,797,555	597,105	582,539	156,926

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,613,891	2,223,084	156,926	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,122,324	-507,979	647	
TOTAL LOSSES	2,491,567	1,715,105	157,573	
EXPECTED LOSSES	5,460,011	1,934,565	155,899	
CREDIBILITY	.05	.14	.22	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.406	.968	.089	2.463
INDICATED (POST-TEST)	1.652	1.137	.105	2.894
PRES. ON RATE LEVEL	3.044	1.078	.087	4.209
DERIVED BY FORMULA	2.974	1.086	.091	4.151
UNDERLYING PRES. RATE	3.082	1.092	.088	4.262
PROPOSED	2.974	1.086	.091	4.151

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	4.064
IND. RATES				4.06	MINIMUM PREMIUM	
MAN. RATES	5.13	4.73	4.26	+ 4.06	PRESENT	

+PROPOSED

ANNUAL 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
2008	1,324,391	83,807,596	6.328			1,324,391	6	4	173	278	769	1230
2009	1,265,344	77,387,245	6.115			1,265,344	4	1	165	295	788	1253
2010	1,384,139	79,841,871	5.768			1,384,139	7	1	147	298	890	1343
2011	1,511,414	80,172,147	5.304			1,511,414	8	3	132	261	802	1206
2012	1,507,781	61,285,352	4.064			1,507,781	4	1	58	150	906	1119
TOTAL	6,993,069	382,494,211	5.470			6,993,069	29	10	675	1282	4155	6151
O.D.		359,260	.005							9	6	15

REPORTED LOSSES

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	3,038,011	1,830,776	34,033,602	9,958,260	6,278,613	128,436	3,937,512	11,662,241	5,418,447	5,767,395	1,754,303
2009	1,128,445	227,632	32,129,744	11,412,191	6,294,066	21,397	19,460	12,168,855	5,929,698	6,321,039	1,734,718
2010	1,489,248	174,529	27,823,483	10,495,621	8,397,436	2,685	2,522,029	12,542,144	7,357,028	7,116,099	1,921,569
2011	2,101,076	1,098,557	25,234,219	10,279,596	9,669,139	57,364	2,370,114	11,332,881	7,790,450	8,212,207	2,026,544
2012	965,888	418,472	11,302,695	6,878,430	12,471,553	208,000	1,214,417	7,804,358	4,638,386	13,252,689	2,130,464
TOTAL	8,722,668	3,749,966	130,523,743	49,024,098	43,110,807	417,882	10,063,532	55,510,479	31,134,009	40,669,429	9,567,598
O.D.				184,235	23,024				78,765	23,851	49,385

TRANSLATED LOSSES

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	3,220,291	1,715,897	41,348,978	11,193,094	7,904,776	449,783	2,066,652	28,817,076	6,740,557	7,295,752	1,617,467
2009	1,584,179	797,585	37,649,743	13,062,944	7,514,730	72,787	592,532	27,834,676	7,220,163	7,495,718	1,679,207
2010	1,905,417	711,548	34,525,013	11,713,779	9,586,686	20,755	1,344,910	28,450,345	8,592,198	8,243,490	1,846,628
2011	2,513,688	1,773,749	34,942,099	11,056,504	10,629,586	61,215	2,060,027	26,791,740	7,598,593	8,913,786	1,902,925
2012	1,060,183	1,011,894	29,281,957	11,284,029	10,768,242	483,174	1,900,754	21,844,815	6,488,108	9,558,955	2,034,593
TOTAL	10,283,758	6,010,673	177,747,790	58,310,350	46,404,020	1,087,714	7,964,875	133,738,652	36,639,619	41,507,701	9,080,820
O.D.	18	1,786	68,387	184,888	29,375	13	1,462	39,121	75,576	29,816	47,074

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	336,944,249	183,181,345	9,127,894		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-109,325,102	-40,211,348	38,928		
TOTAL LOSSES	227,619,147	142,969,997	9,166,822		
EXPECTED LOSSES	281,051,442	153,148,212	9,370,713		
CREDIBILITY	.61	1.00	1.00		
PURE PREMIUMS					
INDICATED (PRE-TEST)	3.255	2.044	.131	5.430	
INDICATED (POST-TEST)	3.825	2.402	.154	6.381	
PRES. ON RATE LEVEL	3.969	2.163	.132	6.264	
DERIVED BY FORMULA	3.881	2.402	.154	6.437	
UNDERLYING PRES. RATE	4.019	2.190	.134	6.343	
PROPOSED	3.847	2.381	.153	6.381	
IND. RATES					
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE
IND. RATES				6.25	MINIMUM PREMIUM
MAN. RATES	6.77	6.66	6.34	+ 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
2008	52,950	3,744,008	7.070			10	8	37	55
2009	61,060	5,681,258	9.304			15	6	29	50
2010	61,786	4,083,579	6.609	1		7	6	33	47
2011	56,709	2,531,752	4.464			6	5	21	32
2012	56,329	2,670,308	4.740	1		3	7	35	46
TOTAL	288,834	18,710,905	6.478	2		41	32	155	230
O.D.		112,408	.038				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,624,393	304,211	435,625			871,099	147,035	260,753	100,892
2009			3,044,481	188,142	539,705			1,141,618	176,895	423,096	167,321
2010	187,786		1,304,479	420,485	754,620			639,672	224,524	514,917	37,096
2011			1,164,685	226,200	376,348			374,124	60,514	254,987	74,894
2012	3,000		777,324	384,458	583,738			204,269	278,186	385,936	53,397
TOTAL	190,786		7,915,362	1,523,496	2,690,036			3,230,782	887,154	1,839,689	433,600
O.D.				82,799					28,908		701

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,930,901	341,935	548,453			2,022,615	182,912	329,851	93,022
2009	435	37,322	3,595,264	241,314	641,554	370	49,438	2,774,653	232,059	502,253	161,967
2010	239,835	31,064	1,657,862	493,381	829,008	292	23,634	1,539,254	287,952	581,380	35,649
2011	230	35,924	1,475,907	289,838	412,323	110	29,435	795,925	95,433	267,071	70,325
2012	3,826	50,643	1,722,574	600,914	528,747	537	48,165	927,362	276,600	296,499	50,994
TOTAL	244,326	154,953	10,382,508	1,967,382	2,960,085	1,309	150,672	8,059,809	1,074,956	1,977,054	411,957
O.D.		17	5,242	92,316	579		14	3,351	33,794	373	669

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	19,002,201	8,106,539	412,626			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,313,405	-1,416,483	1,429			
TOTAL LOSSES	14,688,796	6,690,056	414,055			
EXPECTED LOSSES	11,033,459	5,331,876	366,819			
CREDIBILITY	.07	.20	.30			
PURE PREMIUMS						
INDICATED (PRE-TEST)	5.086	2.316	.143	7.545		
INDICATED (POST-TEST)	5.976	2.721	.168	8.865		
PRES. ON RATE LEVEL	3.772	1.823	.126	5.721		
DERIVED BY FORMULA	3.926	2.003	.139	6.068		
UNDERLYING PRES. RATE	3.820	1.846	.127	5.793		
PROPOSED	3.926	2.003	.139	6.068		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	5.941
IND. RATES				5.94	MINIMUM PREMIUM	
MAN. RATES	6.27	6.02	5.79	+ 5.94	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	327,171	14,153,353	4.325			327,171			29	72	143	244
2009	328,901	9,485,584	2.884			328,901	2		11	38	116	167
2010	358,366	12,004,934	3.349			358,366	1		16	64	136	217
2011	397,051	11,175,838	2.814			397,051		1	11	70	119	201
2012	406,162	11,400,225	2.806			406,162	1	1	5	37	179	223
TOTAL	1,817,651	58,219,934	3.203			1,817,651	4	2	72	281	693	1052
O.D.		241,798	.013							3		3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			4,532,226	2,162,506	1,320,602			1,891,368	1,469,665	1,544,472	1,232,514
2009	241,128		1,597,134	1,303,671	1,341,428	479,463		1,309,904	1,229,884	1,136,040	846,932
2010	198,443		2,653,123	2,681,326	1,298,631			1,273,013	1,608,725	1,123,633	1,168,040
2011		512,421	1,812,097	2,893,269	1,289,255		55,929	692,256	2,028,496	1,012,762	879,353
2012	3,000	478,414	1,091,445	1,765,867	2,063,149		23,380	569,707	1,334,718	2,883,299	1,187,246
TOTAL	442,571	990,835	11,686,025	10,806,639	7,313,065	479,463	79,309	5,736,248	7,671,488	7,700,206	5,314,085
O.D.				161,854					74,651		5,293

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			5,461,868	2,430,655	1,662,637			4,473,807	1,828,258	1,953,750	1,136,378
2009	337,042	19,810	1,929,274	1,487,737	1,554,787	1,402,598	53,988	2,910,153	1,476,040	1,341,682	819,830
2010	253,969	76,418	3,765,808	2,858,430	1,474,365	933	59,394	3,448,803	1,806,998	1,303,388	1,122,486
2011	1,228	825,413	4,047,854	2,723,228	1,442,721	976	225,080	2,852,174	1,738,353	1,140,826	825,712
2012	5,811	891,709	4,967,264	2,271,841	1,798,131	4,183	289,049	4,106,844	1,535,897	2,071,309	1,133,820
TOTAL	598,050	1,813,350	20,172,068	11,771,891	7,932,641	1,408,690	627,511	17,791,781	8,385,546	7,810,955	5,038,226
O.D.	16	1,608	64,342	154,531	5,813	13	1,805	49,883	59,177	4,822	5,059

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	42,529,117	36,125,376	5,043,285			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-13,647,301	-7,812,207	23,561			
TOTAL LOSSES	28,881,816	28,313,169	5,066,846			
EXPECTED LOSSES	35,298,782	29,900,359	5,543,836			
CREDIBILITY	.25	.68	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.589	1.558	.279	3.426		
INDICATED (POST-TEST)	1.867	1.831	.328	4.026		
PRES. ON RATE LEVEL	1.918	1.624	.301	3.843		
DERIVED BY FORMULA	1.905	1.765	.328	3.998		
UNDERLYING PRES. RATE	1.942	1.645	.305	3.892		
PROPOSED	1.905	1.765	.328	3.998		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.914
IND. RATES				3.91	MINIMUM PREMIUM	
MAN. RATES	4.61	4.25	3.89	+ 3.91	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
2008	285,407	5,739,642	2.011			285,407			10	19	95	124
2009	255,116	5,654,322	2.216			255,116	1		9	22	83	115
2010	257,688	4,400,951	1.707			257,688			8	11	81	100
2011	289,933	4,375,751	1.509			289,933	2		1	18	76	97
2012	317,546	5,107,552	1.608			317,546	1		3	11	89	104
TOTAL	1,405,690	25,278,218	1.798			1,405,690	4		31	81	424	540
O.D.		84,037	.005								1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,819,956	521,101	630,285			655,345	608,684	1,077,685	426,586
2009	140,776		1,938,059	378,314	723,542			607,931	450,538	854,150	561,012
2010			1,394,763	544,506	509,684			526,373	320,154	709,631	395,840
2011	757,148		136,460	577,913	931,171	8,875		50,675	356,155	993,175	564,179
2012	829,987		524,673	362,385	818,528			489,690	421,740	1,224,535	436,014
TOTAL	1,727,911		5,813,911	2,384,219	3,613,210	8,875		2,330,014	2,157,271	4,859,176	2,383,631
O.D.					17,054					66,000	983

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			2,225,806	585,716	793,529			1,662,610	757,205	1,363,271	393,312
2009	197,308	24,031	2,315,181	448,361	844,731	197	30,128	1,532,382	551,639	1,000,502	543,060
2010	307	33,487	1,767,608	610,586	574,934	284	21,763	1,331,332	393,316	792,614	380,402
2011	886,383	17,536	702,338	603,272	917,907	8,294	19,002	495,539	368,469	984,255	529,764
2012	885,517	48,092	1,614,748	655,498	684,568	1,079	103,063	1,965,751	592,775	881,013	416,393
TOTAL	1,969,515	123,146	8,625,681	2,903,433	3,815,669	9,854	173,956	6,987,614	2,663,404	5,021,655	2,262,931
O.D.	3	465	14,803	7,134	12,861	23	2,160	36,830	16,701	43,741	943

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	17,944,050	14,484,598	2,263,874			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,298,086	-3,058,304	10,513			
TOTAL LOSSES	10,645,964	11,426,294	2,274,387			
EXPECTED LOSSES	18,723,791	11,695,341	2,488,070			
CREDIBILITY	.21	.57	.87			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.757	.813	.162	1.732		
INDICATED (POST-TEST)	.889	.955	.190	2.034		
PRES. ON RATE LEVEL	1.315	.822	.175	2.312		
DERIVED BY FORMULA	1.226	.898	.188	2.312		
UNDERLYING PRES. RATE	1.332	.832	.177	2.341		
PROPOSED	1.226	.898	.188	2.312		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.263
IND. RATES				2.26	MINIMUM PREMIUM	
MAN. RATES	2.91	2.65	2.34	+ 2.26	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	1,086,898	32,446,485	2.985			1,086,898		1	52	119	427	599
2009	1,100,269	26,039,740	2.366			1,100,269		2	39	110	437	588
2010	1,208,832	34,771,661	2.876			1,208,832		1	64	122	507	694
2011	1,219,550	31,275,420	2.564			1,219,550	2	1	34	115	481	633
2012	1,257,567	22,136,376	1.760			1,257,567	2		15	83	448	548
TOTAL	5,873,116	146,669,682	2.497			5,873,116	4	5	204	549	2300	3062
O.D.		372,329	.006							3	8	11

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		7,322	9,455,518	4,090,922	3,154,105		22,741	6,852,635	3,387,980	3,277,831	2,197,431
2009		606,449	6,484,499	3,942,724	3,272,578		309,490	2,459,589	2,736,462	4,120,119	2,107,830
2010		9,781	11,259,106	4,046,820	3,817,317		428,485	4,825,031	2,403,411	5,570,427	2,411,283
2011	394,227	840,358	5,446,787	4,014,194	4,040,379		2,155,333	3,082,416	3,274,117	5,554,035	2,473,574
2012	332,570		2,714,285	2,808,617	4,611,820	41,301		993,632	2,117,044	6,233,817	2,283,290
TOTAL	726,797	1,463,910	35,360,195	18,903,277	18,896,199	41,301	2,916,049	18,213,303	13,919,014	24,756,229	11,473,408
O.D.				199,992	47,862					29,891	16,682

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		14,483	10,508,653	4,598,200	3,971,024		62,560	10,678,864	4,214,654	4,146,460	2,026,031
2009	1,445	814,595	7,987,198	4,502,332	3,819,063	5,606	839,964	6,336,484	3,313,276	4,829,236	2,040,379
2010	2,403	285,019	14,138,915	4,558,090	4,314,711	10,887	1,046,711	11,857,780	2,986,547	5,882,655	2,317,243
2011	472,268	402,286	9,020,120	4,139,809	4,238,746	3,844	1,002,685	8,117,768	3,244,051	5,693,363	2,322,686
2012	365,330	297,461	10,014,014	4,260,599	3,932,778	94,559	427,187	7,850,190	2,879,290	4,401,624	2,180,542
TOTAL	841,446	1,813,844	51,668,900	22,059,030	20,276,322	114,896	3,379,107	44,841,086	16,637,818	24,953,338	10,886,881
O.D.	1	83	3,299	226,438	55,994		307	6,197	40,764	85,740	15,754

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	102,669,166	84,335,444	10,902,635			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-31,328,856	-19,116,635	48,678			
TOTAL LOSSES	71,340,310	65,218,809	10,951,313			
EXPECTED LOSSES	80,579,152	72,709,175	11,804,964			
CREDIBILITY	.54	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.215	1.110	.186	2.511		
INDICATED (POST-TEST)	1.428	1.304	.219	2.951		
PRES. ON RATE LEVEL	1.355	1.223	.198	2.776		
DERIVED BY FORMULA	1.394	1.304	.219	2.917		
UNDERLYING PRES. RATE	1.372	1.238	.201	2.811		
PROPOSED	1.394	1.304	.219	2.917		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.856
IND. RATES				2.86	MINIMUM PREMIUM	
MAN. RATES	3.08	3.07	2.81	+ 2.86	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	156,179	2,642,299	1.691	1		3	7	37	48
2009	153,272	2,289,386	1.493			1	5	46	52
2010	153,838	4,739,060	3.080			3	23	40	66
2011	150,367	2,685,937	1.786			2	16	44	62
2012	154,098	4,408,159	2.860			1	7	45	53
TOTAL	767,754	16,764,841	2.184	1		10	58	212	281
O.D.		6,278							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	236,225		705,562	188,682	214,144			702,597	175,386	225,390	194,313
2009			119,476	209,175	647,051			43,942	113,526	863,046	293,170
2010			804,306	674,736	176,412			1,769,662	598,677	259,560	455,707
2011			255,672	501,991	391,187			266,014	457,002	586,530	227,541
2012			228,216	213,240	380,631			1,382,099	61,552	1,906,715	235,706
TOTAL	236,225		2,113,232	1,787,824	1,809,425			4,164,314	1,406,143	3,841,241	1,406,437
O.D.											6,278

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	250,399		687,736	212,079	269,608			1,297,724	218,180	285,120	179,157
2009	17	1,901	172,612	245,142	742,314	13	6,869	139,450	149,162	1,001,587	283,789
2010	174	14,674	692,788	707,678	208,450	336	20,227	1,171,902	663,317	312,174	437,934
2011	161	16,599	662,009	486,289	406,717	154	33,767	908,953	429,168	607,976	213,661
2012	272	18,427	615,867	305,669	280,620	772	80,643	1,557,112	404,527	888,548	225,099
TOTAL	251,023	51,601	2,831,012	1,956,857	1,907,709	1,275	141,506	5,075,141	1,864,354	3,095,405	1,339,640
O.D.											5,916

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,351,558	8,824,325	1,345,556	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,360,280	-1,899,703	4,411	
TOTAL LOSSES	5,991,278	6,924,622	1,349,967	
EXPECTED LOSSES	6,003,836	7,163,145	1,120,920	
CREDIBILITY	.14	.38	.58	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.780	.902	.176	1.858
INDICATED (POST-TEST)	.917	1.060	.207	2.184
PRES. ON RATE LEVEL	.772	.922	.144	1.838
DERIVED BY FORMULA	.792	.974	.181	1.947
UNDERLYING PRES. RATE	.782	.933	.146	1.861
PROPOSED	.792	.974	.181	1.947

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.906
IND. RATES				1.91	MINIMUM PREMIUM	
MAN. RATES	1.95	1.94	1.86	+ 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
2008	131,667	5,551,445	4.216	1		7	26	95	129
2009	132,413	5,233,043	3.952			8	19	74	101
2010	130,956	6,464,779	4.936			12	18	98	128
2011	129,341	5,106,102	3.947			5	19	65	89
2012	126,392	4,573,543	3.618			3	16	70	89
TOTAL	650,769	26,928,912	4.138	1		35	98	402	536
O.D.		23,453	.003				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	59,868		1,185,421	1,286,333	646,288			595,214	619,909	778,420	379,992
2009			1,346,586	676,762	761,148			739,188	492,536	942,065	274,758
2010			2,134,100	490,387	908,086			1,176,632	398,389	914,856	442,329
2011			953,162	913,960	1,123,213			279,361	732,598	846,410	257,398
2012			517,467	506,137	920,511			253,965	869,220	1,151,343	354,900
TOTAL	59,868		6,136,736	3,873,579	4,359,246			3,044,360	3,112,652	4,633,094	1,709,377
O.D.				3,977					17,104		2,372

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	63,460		1,449,771	1,445,838	813,679			1,510,058	771,168	984,703	350,353
2009	192	16,950	1,643,421	777,424	885,345	241	36,049	1,856,379	604,362	1,104,016	265,966
2010	441	48,493	2,617,392	589,622	1,007,566	515	42,998	2,807,002	512,417	1,033,746	425,078
2011	401	45,144	1,825,549	951,898	1,148,293	203	43,178	1,161,209	669,829	877,369	241,697
2012	707	56,833	1,909,667	807,807	778,000	1,402	116,456	2,150,097	809,426	863,038	338,930
TOTAL	65,201	167,420	9,445,800	4,572,589	4,632,883	2,361	238,681	9,484,745	3,367,202	4,862,872	1,622,024
O.D.			252	4,434	28		10	1,983	19,995	220	2,241

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	19,406,453	17,460,223	1,624,265			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,276,018	-4,020,968	7,816			
TOTAL LOSSES	13,130,435	13,439,255	1,632,081			
EXPECTED LOSSES	15,943,842	15,117,363	2,017,384			
CREDIBILITY	.12	.34	.52			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.018	2.065	.251	4.334		
INDICATED (POST-TEST)	2.371	2.426	.295	5.092		
PRES. ON RATE LEVEL	2.419	2.294	.306	5.019		
DERIVED BY FORMULA	2.413	2.339	.300	5.052		
UNDERLYING PRES. RATE	2.450	2.323	.310	5.083		
PROPOSED	2.413	2.339	.300	5.052		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	4.946
IND. RATES				4.95	MINIMUM PREMIUM	
MAN. RATES	6.02	5.55	5.08	+ 4.95	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	2,531,207	27,991,281	1.105			55	71	481	607	
2009	2,466,168	27,900,627	1.131		2	38	67	508	615	
2010	2,659,217	25,998,295	.977			40	83	484	609	
2011	2,813,498	24,568,393	.873		3	24	78	412	517	
2012	2,891,716	21,324,312	.737		1	7	61	505	574	
TOTAL	13,361,806	127,782,908	.956		6	2	164	360	2390	
O.D.		42,828						1	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			9,844,348	2,631,996	3,673,303			2,707,811	1,758,853	4,537,547	2,837,423
2009		1,514,540	7,062,810	1,833,438	4,744,419		14,530	3,926,867	1,458,665	4,867,288	2,478,070
2010	168,997		7,155,936	2,490,202	3,780,963	84,688		3,225,704	1,809,433	4,578,983	2,703,389
2011	1,442,098		4,102,687	2,647,994	3,248,851	19,534		1,577,950	4,708,866	4,343,916	2,476,497
2012	354,956		1,196,991	1,736,119	5,254,856			342,312	3,376,428	6,274,368	2,788,282
TOTAL	1,966,051	1,514,540	29,362,772	11,339,749	20,702,392	104,222	14,530	11,780,644	13,112,245	24,602,102	13,283,661
O.D.				9,508	2,965				5,683	7,569	17,103

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			12,039,635	2,958,364	4,624,689			6,869,717	2,188,015	5,740,006	2,616,104
2009	1,643	1,004,003	8,476,764	2,180,034	5,491,154	1,646	247,298	9,060,464	1,850,400	5,688,567	2,398,772
2010	217,212	169,760	9,022,506	2,875,745	4,171,850	181,929	126,877	7,719,981	2,251,801	5,096,826	2,597,957
2011	1,266,043	165,325	6,720,041	2,816,481	3,371,609	18,662	224,838	6,047,787	3,253,873	4,492,906	2,325,431
2012	388,542	234,135	7,758,513	3,562,346	4,208,670	5,041	429,973	7,668,795	3,300,346	4,462,534	2,662,809
TOTAL	1,873,440	1,573,223	44,017,459	14,392,970	21,867,972	207,278	1,028,986	37,366,744	12,844,435	25,480,839	12,601,073
O.D.		16	680	11,001	2,809		53	1,218	7,706	7,306	16,235

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	86,069,097	74,615,038	12,617,308			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-27,705,007	-16,489,646	54,336			
TOTAL LOSSES	58,364,090	58,125,392	12,671,644			
EXPECTED LOSSES	71,218,425	62,800,489	13,094,571			
CREDIBILITY	.93	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.437	.435	.095	.967		
INDICATED (POST-TEST)	.513	.511	.112	1.136		
PRES. ON RATE LEVEL	.526	.464	.097	1.087		
DERIVED BY FORMULA	.514	.511	.112	1.137		
UNDERLYING PRES. RATE	.533	.470	.098	1.101		
PROPOSED	.513	.511	.112	1.136		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.112
IND. RATES				1.11	MINIMUM PREMIUM	
MAN. RATES	1.26	1.19	1.10	+ 1.11	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	122,257	230,837	.188				4	8	12
2009	121,844	1,652,903	1.356	1		1	17	30	49
2010	111,800	1,582,794	1.415			1	12	17	30
2011	123,569	1,083,113	.876				8	22	30
2012	129,945	1,951,026	1.501			1	5	9	15
TOTAL	609,415	6,500,673	1.067	1		3	46	86	136
O.D.		1,560							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				94,770	12,305				47,744	43,879	32,139
2009	3,000		172,079	378,940	152,160			60,711	498,523	155,929	231,561
2010			140,831	410,715	177,102			159,800	360,353	212,946	121,047
2011				255,185	249,116				310,938	175,158	92,716
2012			312,165	202,854	194,919			141,312	59,126	884,826	155,824
TOTAL	3,000		625,075	1,342,464	785,602			361,823	1,276,684	1,472,738	633,287
O.D.											1,560

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				106,522	15,491				59,394	55,507	29,632
2009	4,223	2,261	230,171	426,357	177,958	19	3,628	207,450	586,572	187,577	224,151
2010	97	6,197	270,569	431,058	197,830	163	9,335	489,721	397,744	246,829	116,326
2011	72	5,332	207,925	246,393	249,488	54	8,757	236,867	260,541	189,279	87,060
2012	261	20,652	706,472	256,189	179,224	419	40,673	757,921	240,734	519,090	148,812
TOTAL	4,653	34,442	1,415,137	1,466,519	819,991	655	62,393	1,691,959	1,544,985	1,198,282	605,981
O.D.											1,494

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,209,239	5,029,777	607,475	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-812,130	-843,496	2,811	
TOTAL LOSSES	2,397,109	4,186,281	610,286	
EXPECTED LOSSES	2,078,104	3,205,523	688,639	
CREDIBILITY	.12	.33	.50	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.393	.687	.100	1.180
INDICATED (POST-TEST)	.462	.807	.118	1.387
PRES. ON RATE LEVEL	.337	.519	.112	.968
DERIVED BY FORMULA	.352	.614	.115	1.081
UNDERLYING PRES. RATE	.341	.526	.113	.980
PROPOSED	.352	.614	.115	1.081

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE
IND. RATES				1.06	MINIMUM PREMIUM
MAN. RATES	.85	.96	.98	+ 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	
2008	54,424	310,082	.569	1			4	8	13	
2009	44,425	676,138	1.521			1	2	5	8	
2010	47,221	773,380	1.637			1	2	7	10	
2011	44,447	742,503	1.670			1	3	9	13	
2012	39,595	539,191	1.361					13	13	
TOTAL	230,112	3,041,294	1.322	1		3	11	42	57	
O.D.		1,562								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	34,997			101,292	28,211	3,716			60,676	42,116	39,074
2009			145,847	40,419	29,500			245,521	11,631	175,327	27,893
2010			219,576	105,739	32,308			266,465	57,452	65,889	25,951
2011			174,421	83,176	131,168			30,027	183,537	100,411	39,763
2012					197,061					271,766	70,364
TOTAL	34,997		539,844	330,626	418,248	3,716		542,013	313,296	655,509	203,045
O.D.											1,562

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	37,097			113,852	35,517	13,013			75,480	53,278	36,026
2009	21	1,798	174,332	46,640	35,121	81	11,106	595,686	20,575	205,368	27,000
2010	48	5,350	278,534	114,333	40,371	110	9,004	618,719	74,974	80,034	24,939
2011	48	6,553	267,326	93,831	135,223	38	7,248	196,672	155,646	110,210	37,337
2012	38	5,336	171,042	82,418	148,615	85	8,904	151,635	68,764	180,116	67,198
TOTAL	37,252	19,037	891,234	451,074	394,847	13,327	36,262	1,562,712	395,439	629,006	192,500
O.D.											1,492

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,559,824	1,870,366	193,992	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,037,656	-485,541	878	
TOTAL LOSSES	1,522,168	1,384,825	194,870	
EXPECTED LOSSES	2,584,159	1,799,477	243,919	
CREDIBILITY	.06	.17	.26	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.661	.602	.085	1.348
INDICATED (POST-TEST)	.777	.707	.100	1.584
PRES. ON RATE LEVEL	1.109	.772	.105	1.986
DERIVED BY FORMULA	1.089	.761	.104	1.954
UNDERLYING PRES. RATE	1.123	.782	.106	2.011
PROPOSED	1.089	.761	.104	1.954

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.913
IND. RATES				1.91	MINIMUM PREMIUM	
MAN. RATES	2.60	2.29	2.01	+ 1.91	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
2008	75,653	3,843,513	5.080			75,653			5	15	73	93
2009	74,238	4,272,833	5.755			74,238			9	4	93	106
2010	76,896	2,204,244	2.866			76,896			1	11	65	77
2011	77,769	3,639,486	4.679			77,769			5	19	68	92
2012	81,490	2,551,129	3.130			81,490			2	9	79	90
TOTAL	386,046	16,511,205	4.277			386,046			22	58	378	458

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,225,699	508,476	505,341			286,863	410,775	617,616	288,743
2009			1,347,799	204,893	666,110			889,095	80,362	840,417	244,157
2010			228,549	349,406	473,801			62,308	197,584	661,219	231,377
2011			837,980	659,926	473,825			259,130	472,301	638,026	298,298
2012			287,536	244,181	511,457			83,790	258,368	851,145	314,652
TOTAL			3,927,563	1,966,882	2,630,534			1,581,186	1,419,390	3,608,423	1,377,227

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,499,030	571,526	636,222			727,772	511,003	781,285	266,221
2009	187	16,404	1,572,389	249,448	773,126	257	38,081	1,971,502	121,713	981,552	236,344
2010	126	7,982	383,694	384,221	511,122	75	6,050	251,190	241,953	724,306	222,353
2011	249	34,641	1,402,155	658,693	515,224	150	34,008	914,355	445,106	658,376	280,102
2012	343	30,246	1,016,470	421,398	428,585	531	51,956	938,490	370,253	594,409	300,493
TOTAL	905	89,273	5,873,738	2,285,286	2,864,279	1,013	130,095	4,803,309	1,690,028	3,739,928	1,305,513

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,898,333	10,579,521	1,305,513			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,737,911	-2,125,580	4,944			
TOTAL LOSSES	7,160,422	8,453,941	1,310,457			
EXPECTED LOSSES	9,566,220	8,064,500	1,216,045			
CREDIBILITY	.09	.24	.37			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.855	2.190	.339	4.384		
INDICATED (POST-TEST)	2.180	2.573	.398	5.151		
PRES. ON RATE LEVEL	2.447	2.063	.311	4.821		
DERIVED BY FORMULA	2.423	2.185	.343	4.951		
UNDERLYING PRES. RATE	2.478	2.089	.315	4.882		
PROPOSED	2.423	2.185	.343	4.951		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	4.848
IND. RATES				4.85	MINIMUM PREMIUM	
MAN. RATES	5.38	5.16	4.88	+ 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
2008	91,091	2,243,761	2.463			91,091			3	15	43	61
2009	80,163	2,194,401	2.737			80,163			2	7	52	61
2010	83,336	3,050,296	3.660			83,336			3	17	22	42
2011	87,331	3,359,784	3.847			87,331	1		4	11	35	51
2012	88,938	2,817,185	3.167			88,938			2	2	42	46
TOTAL	430,859	13,665,427	3.172			430,859	1		14	52	194	261
O.D.		32,942	.007							1		1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			363,854	459,453	379,579			225,669	356,305	305,102	153,799
2009			335,318	152,883	486,729			278,831	251,855	435,221	253,564
2010			672,239	649,876	186,323			137,805	969,427	290,168	144,458
2011	786,662		745,295	284,696	323,807	120,159		353,921	155,721	409,854	179,669
2012			398,111	139,141	572,164			588,043	59,735	782,554	277,437
TOTAL	786,662		2,514,817	1,686,049	1,948,602	120,159		1,584,269	1,793,043	2,222,899	1,008,927
O.D.				16,532					14,428		1,982

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			444,993	516,423	477,893			572,523	443,244	385,951	141,803
2009	49	4,405	417,144	181,228	560,214	90	14,092	709,822	306,662	509,816	245,450
2010	202	18,932	934,699	687,414	222,458	354	15,232	644,502	1,044,828	350,484	138,824
2011	791,427	25,599	1,046,155	314,905	349,845	93,840	31,391	846,162	182,296	421,845	168,709
2012	270	28,991	968,176	371,435	465,650	601	61,869	1,226,747	272,931	551,592	264,952
TOTAL	791,948	77,927	3,811,167	2,071,405	2,076,060	94,885	122,584	3,999,756	2,249,961	2,219,688	959,738
O.D.	2	257	9,763	14,253	869	2	352	9,684	11,408	937	1,881

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,918,327	8,644,581	961,619			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,986,999	-1,675,975	3,417			
TOTAL LOSSES	6,931,328	6,968,606	965,036			
EXPECTED LOSSES	5,049,667	6,337,937	853,100			
CREDIBILITY	.09	.26	.40			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.609	1.617	.224	3.450		
INDICATED (POST-TEST)	1.891	1.900	.263	4.054		
PRES. ON RATE LEVEL	1.156	1.453	.196	2.805		
DERIVED BY FORMULA	1.222	1.569	.223	3.014		
UNDERLYING PRES. RATE	1.172	1.471	.198	2.841		
PROPOSED	1.222	1.569	.223	3.014		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.951
IND. RATES				2.95	MINIMUM PREMIUM	
MAN. RATES	2.97	2.90	2.84	+ 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	
2008	33,676	1,515,351	4.499			1	7	33	41	
2009	34,368	1,839,880	5.353				10	34	44	
2010	36,081	2,186,722	6.060			3	7	26	36	
2011	48,910	1,325,297	2.709				3	37	40	
2012	48,233	1,628,793	3.376				3	39	42	
TOTAL	201,268	8,496,043	4.221			4	30	169	203	
O.D.		506								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			249,526	367,227	130,417			140,748	153,656	329,771	144,006
2009				581,037	295,180				460,001	361,261	142,401
2010			533,723	491,663	305,639			163,256	200,827	342,510	149,104
2011				177,919	422,572				56,686	442,842	225,278
2012				189,027	456,709				127,484	632,772	222,801
TOTAL			783,249	1,806,873	1,610,517			304,004	998,654	2,109,156	883,590
O.D.											506

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			305,170	412,763	164,197			357,078	191,147	417,160	132,774
2009		300	45,620	652,862	341,619		2,310	61,974	544,362	424,411	137,844
2010	173	15,085	750,686	528,333	342,436	119	8,192	454,810	235,024	381,830	143,289
2011	79	5,057	202,134	198,121	409,790	13	4,393	109,270	81,970	431,212	211,536
2012	266	18,930	624,006	331,018	363,227	325	29,144	504,686	232,116	431,393	212,775
TOTAL	518	39,372	1,927,616	2,123,097	1,621,269	457	44,039	1,487,818	1,284,619	2,086,006	838,218
O.D.											483

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,499,820	7,114,991	838,701			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,723,075	-1,550,621	3,322			
TOTAL LOSSES	776,745	5,564,370	842,023			
EXPECTED LOSSES	7,126,900	6,005,837	740,666			
CREDIBILITY	.06	.16	.24			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.386	2.765	.418	3.569		
INDICATED (POST-TEST)	.454	3.249	.491	4.194		
PRES. ON RATE LEVEL	3.497	2.947	.363	6.807		
DERIVED BY FORMULA	3.314	2.995	.394	6.703		
UNDERLYING PRES. RATE	3.541	2.984	.368	6.893		
PROPOSED	3.314	2.995	.394	6.703		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	6.563
IND. RATES				6.56	MINIMUM PREMIUM	
MAN. RATES	7.98	7.64	6.89	+ 6.56	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	503,057	20,549,447	4.084			39	42	247	328
2009	456,473	13,087,097	2.867		1	18	38	205	262
2010	473,664	15,355,654	3.241	1		28	43	210	282
2011	495,288	17,005,167	3.433	1		20	39	190	250
2012	503,534	10,651,821	2.115	1		8	26	224	259
TOTAL	2,432,016	76,649,186	3.152	3	1	113	188	1076	1381
O.D.		56,542	.002				2		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			7,335,217	1,397,506	2,826,644			3,828,134	1,357,154	2,728,669	1,076,123
2009		15,738	3,949,435	1,531,415	1,504,272		133,299	2,217,485	996,677	1,760,591	978,185
2010	489,647		5,136,775	1,775,578	1,675,626	640		1,848,947	1,199,578	2,222,768	1,006,095
2011	403,665		3,879,464	1,908,182	1,551,624	687		5,343,155	1,143,505	1,712,734	1,062,151
2012	179,199		1,269,432	978,017	2,039,045	2,828		683,940	1,426,374	2,993,620	1,079,366
TOTAL	1,072,511	15,738	21,570,323	7,590,698	9,597,211	4,155	133,299	13,921,661	6,123,288	11,418,382	5,201,920
O.D.				13,669					27,335		15,538

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			8,763,857	1,570,795	3,558,754			8,913,105	1,688,301	3,451,762	992,185
2009	544	74,173	4,439,931	1,760,138	1,758,684	4,860	717,465	4,727,762	1,227,505	2,068,695	946,883
2010	625,616	121,354	6,439,638	2,004,522	1,900,226	2,364	76,360	4,681,411	1,448,535	2,494,402	966,857
2011	482,599	124,516	5,057,894	1,965,952	1,695,386	1,619	241,966	6,555,851	1,250,029	1,858,672	997,360
2012	196,235	124,206	4,177,085	1,694,811	1,717,100	8,968	249,597	4,642,983	1,636,204	2,167,039	1,030,795
TOTAL	1,304,994	444,249	28,878,405	8,996,218	10,630,150	17,811	1,285,388	29,521,112	7,250,574	12,040,570	4,934,080
O.D.	1	214	8,074	11,786	720	5	665	18,351	21,612	1,773	14,794

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	61,479,269	38,953,403	4,948,874			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-18,195,156	-9,363,571	22,478			
TOTAL LOSSES	43,284,113	29,589,832	4,971,352			
EXPECTED LOSSES	46,329,905	35,434,472	5,593,636			
CREDIBILITY	.30	.82	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.780	1.217	.204	3.201		
INDICATED (POST-TEST)	2.092	1.430	.240	3.762		
PRES. ON RATE LEVEL	1.881	1.439	.227	3.547		
DERIVED BY FORMULA	1.944	1.432	.240	3.616		
UNDERLYING PRES. RATE	1.905	1.457	.230	3.592		
PROPOSED	1.944	1.432	.240	3.616		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.540
IND. RATES				3.54	MINIMUM PREMIUM	
MAN. RATES	4.25	3.92	3.59	+ 3.54	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	97,814	2,242,905	2.293			97,814			5	15	45	65
2009	85,522	2,995,213	3.502			85,522			7	13	37	57
2010	97,691	4,143,453	4.241			97,691			5	14	65	84
2011	111,846	4,090,660	3.657			111,846			11	14	44	69
2012	115,746	2,748,727	2.374			115,746			3	10	63	76
TOTAL	508,619	16,220,958	3.189			508,619			31	66	254	351
O.D.		2,603										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			804,911	181,563	200,009			222,715	163,209	299,050	371,448
2009			1,134,283	259,946	336,721			426,690	116,288	431,823	289,462
2010			899,945	772,120	387,802			902,705	293,228	681,258	206,395
2011			1,866,445	389,910	282,425			659,726	228,125	433,377	230,652
2012			477,913	294,751	521,216			158,757	145,304	865,557	285,229
TOTAL			5,183,497	1,898,290	1,728,173			2,370,593	946,154	2,711,065	1,383,186
O.D.											2,603

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			984,407	204,077	251,811			565,028	203,033	378,299	342,475
2009	162	14,032	1,355,571	303,896	395,473	139	20,072	1,049,420	150,395	505,402	280,199
2010	255	23,900	1,189,667	825,740	440,868	378	31,166	2,031,045	376,846	769,027	198,346
2011	315	56,214	2,307,720	454,160	358,333	221	54,795	1,482,401	262,930	463,117	216,582
2012	425	37,559	1,270,242	480,587	453,314	514	51,276	952,016	318,047	598,611	272,394
TOTAL	1,157	131,705	7,107,607	2,268,460	1,899,799	1,252	157,309	6,079,910	1,311,251	2,714,456	1,309,996
O.D.											2,472

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,478,940	8,193,966	1,312,468			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,645,406	-1,981,450	5,844			
TOTAL LOSSES	7,833,534	6,212,516	1,318,312			
EXPECTED LOSSES	14,551,590	7,593,682	1,363,099			
CREDIBILITY	.11	.29	.44			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.540	1.221	.259	3.020		
INDICATED (POST-TEST)	1.810	1.435	.304	3.549		
PRES. ON RATE LEVEL	2.825	1.474	.265	4.564		
DERIVED BY FORMULA	2.713	1.463	.282	4.458		
UNDERLYING PRES. RATE	2.861	1.493	.268	4.622		
PROPOSED	2.713	1.463	.282	4.458		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	4.365
IND. RATES				4.37	MINIMUM PREMIUM	
MAN. RATES	5.58	5.11	4.62	+ 4.37	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	73,321	3,898,489	5.317	1		7	10	44	62	
2009	71,102	10,276,019	14.452			7	13	48	68	
2010	87,090	3,351,097	3.847	1		3	17	51	72	
2011	97,781	5,415,333	5.538	1		9	14	62	86	
2012	90,332	1,993,584	2.206				13	37	50	
TOTAL	419,626	24,934,522	5.942	3		26	67	242	338	
O.D.		1,760								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	587,727		1,262,233	465,263	154,258			752,655	192,167	298,627	185,559
2009			1,665,651	403,064	713,670			3,044,600	354,214	3,878,529	216,291
2010	1,865		499,118	801,275	263,542	80,267		400,367	501,167	574,626	228,870
2011	2,365		1,348,582	579,573	532,094	1,204		1,553,336	282,341	814,220	301,618
2012			454,308	330,196				413,869	452,657		342,554
TOTAL	591,957		4,775,584	2,703,483	1,993,760	81,471		5,750,958	1,743,758	6,018,659	1,274,892
O.D.											1,760

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	622,991		1,543,712	522,954	194,211			1,909,486	239,056	377,765	171,085
2009	177	15,491	1,501,764	465,247	460,219	508	70,859	3,805,612	459,609	1,389,686	209,370
2010	2,580	16,622	777,636	841,987	303,720	171,231	19,331	1,099,053	573,384	649,341	219,944
2011	3,127	45,512	1,856,017	616,935	583,242	1,526	104,709	2,832,209	383,684	864,068	283,219
2012	493	24,750	833,613	474,614	294,168	535	42,152	744,759	348,295	339,039	327,139
TOTAL	629,368	102,375	6,512,742	2,921,737	1,835,560	173,800	237,051	10,391,119	2,004,028	3,619,899	1,210,757
O.D.											1,662

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	18,046,455	10,381,224	1,212,419			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,748,232	-2,273,597	4,837			
TOTAL LOSSES	12,298,223	8,107,627	1,217,256			
EXPECTED LOSSES	14,863,153	8,673,668	1,149,776			
CREDIBILITY	.09	.25	.39			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.931	1.932	.290	5.153		
INDICATED (POST-TEST)	3.444	2.270	.341	6.055		
PRES. ON RATE LEVEL	3.498	2.041	.270	5.809		
DERIVED BY FORMULA	3.493	2.098	.298	5.889		
UNDERLYING PRES. RATE	3.542	2.067	.274	5.883		
PROPOSED	3.493	2.098	.298	5.889		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	5.766
IND. RATES				5.77	MINIMUM PREMIUM	
MAN. RATES	6.96	6.38	5.88	+ 5.77	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	18,049	149,701	.829						10	10
2009	18,509	848,808	4.585			1	7		14	22
2010	23,801	1,175,007	4.936			3	2		14	19
2011	25,724	2,248,567	8.741		1	1	7		14	23
2012	25,773	903,385	3.505			1	1		15	17
TOTAL	111,856	5,325,468	4.761		1	6	17		67	91
O.D.		11,492	.010						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			125,829	91,439	35,719			133,391	263,185	66,802	47,180
2009			474,546	160,944	125,700			231,493	96,619	64,426	44,838
2010			124,725	328,150	38,426			35,207	169,383	111,023	61,956
2011		259,524	151,846	76,303	297,527		512,487	30,834	83,149	438,899	82,665
2012			876,946	656,836	215,519			430,925	612,336	245,088	100,646
TOTAL		259,524	876,946	656,836	712,891		512,487	430,925	612,336	926,238	337,285
O.D.					7,627						3,865

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					44,971					84,505	43,500
2009	19	1,627	156,991	105,016	145,339	42	5,984	352,670	310,894	79,177	43,403
2010	84	11,023	583,792	176,571	52,756	110	8,482	556,623	117,019	129,350	59,540
2011	229	246,414	425,606	322,464	304,100	2,625	718,173	287,434	179,526	436,603	77,622
2012	133	12,681	426,031	160,719	179,941	171	16,103	293,175	112,275	172,455	96,117
TOTAL	465	271,745	1,592,420	764,770	727,107	2,948	748,742	1,489,902	719,714	902,090	320,182
O.D.	2	207	6,620	3,190	5,753						3,680

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,113,051	3,122,624	323,862	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,508,827	-572,301	3,057	
TOTAL LOSSES	2,604,224	2,550,323	326,919	
EXPECTED LOSSES	3,937,332	2,201,326	699,099	
CREDIBILITY	.04	.11	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.328	2.280	.292	4.900
INDICATED (POST-TEST)	2.735	2.679	.343	5.757
PRES. ON RATE LEVEL	3.476	1.944	.617	6.037
DERIVED BY FORMULA	3.446	2.025	.573	6.044
UNDERLYING PRES. RATE	3.520	1.968	.625	6.113
PROPOSED	3.442	2.023	.572	6.037

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	5.911
IND. RATES				5.91	MINIMUM PREMIUM	
MAN. RATES	7.38	6.67	6.11	+ 5.91	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
2008	7,224	855,368	11,840			7,224	1		2	1	7	11
2009	6,134	472,151	7,697			6,134			1	3	6	10
2010	7,315	373,753	5,109			7,315			1	3	5	9
2011	9,679	246,135	2,542			9,679			1	2	3	3
2012	9,465	333,144	3,519			9,465			1		6	7
TOTAL	39,817	2,280,551	5,728			39,817	1		6	9	24	40
O.D.		1,669	.004									

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	296,382		310,954	107,741	21,576	1		28,568	25,896	29,136	35,114
2009			179,740	21,189	25,511			149,158	43,871	22,612	30,070
2010			128,418	63,810	19,896			62,840	39,718	31,782	27,289
2011			127,440	35,323				30,500	42,027		10,845
2012			122,528		82,235			58,980		43,349	26,052
TOTAL	296,382		869,080	228,063	149,218	1		330,046	151,512	126,879	129,370
O.D.											1,669

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	314,165		380,296	121,101	27,163	4		72,477	32,215	36,857	32,375
2009	26	2,199	212,706	25,379	30,683	49	6,277	364,147	53,991	28,047	29,108
2010	28	3,147	163,436	68,931	24,704	31	2,443	155,601	46,112	37,345	26,225
2011	20	3,863	158,282	36,469	6,651	14	3,156	86,442	35,367	4,112	10,183
2012	32	5,611	190,069	45,737	69,951	62	6,359	134,253	17,274	32,917	24,880
TOTAL	314,271	14,820	1,104,789	297,617	159,152	160	18,235	812,920	184,959	139,278	122,771
O.D.											1,602

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,265,195	781,006	124,373	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-643,053	-241,994	508	
TOTAL LOSSES	1,622,142	539,012	124,881	
EXPECTED LOSSES	1,671,916	934,903	113,877	
CREDIBILITY	.02	.05	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.074	1.354	.314	5.742
INDICATED (POST-TEST)	4.787	1.591	.369	6.747
PRES. ON RATE LEVEL	4.147	2.319	.282	6.748
DERIVED BY FORMULA	4.160	2.283	.289	6.732
UNDERLYING PRES. RATE	4.199	2.348	.286	6.833
PROPOSED	4.169	2.288	.290	6.747

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	6.606
IND. RATES				6.61	MINIMUM PREMIUM	
MAN. RATES	8.10	7.46	6.83	+ 6.61	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	49,064	3,691,703	7.524			4	8	31	43
2009	45,725	1,700,975	3.720				6	25	31
2010	48,152	3,471,446	7.209				2	35	41
2011	55,424	1,981,349	3.574	1		3	6	27	39
2012	58,164	2,585,003	4.444	1		5	5	43	50
TOTAL	256,529	13,430,476	5.235	2		14	27	161	204
O.D.		548							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			912,157	479,621	342,280			1,103,420	272,155	290,341	291,729
2009				355,666	570,019				215,849	422,902	136,539
2010	686,892		522,522	93,237	606,681	321,151		569,195	20,005	400,337	251,426
2011	103,000		676,790	205,495	206,796			177,030	334,725	171,394	106,119
2012			530,999	241,783	445,325			520,542	116,490	510,181	219,683
TOTAL	789,892		2,642,468	1,375,802	2,171,101	321,151		2,370,187	959,224	1,795,155	1,005,496
O.D.											548

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			758,691	539,094	430,932			1,224,823	338,561	367,283	268,974
2009		434	39,591	406,279	654,336		2,551	35,145	260,065	492,669	132,170
2010	573,902	11,922	652,466	134,651	651,207	448,076	17,729	1,215,877	61,636	447,582	241,620
2011	123,054	21,958	898,650	231,014	232,221	104	21,707	590,216	291,425	195,202	99,646
2012	364	33,247	1,125,619	408,183	389,800	562	59,074	1,195,750	239,113	378,458	209,797
TOTAL	697,320	67,561	3,475,017	1,719,221	2,358,496	448,742	101,061	4,261,811	1,190,800	1,881,194	952,207
O.D.											523

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,051,512	7,149,711	952,730	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,229,351	-1,588,896	3,876	
TOTAL LOSSES	5,822,161	5,560,815	956,606	
EXPECTED LOSSES	8,326,931	6,087,434	908,114	
CREDIBILITY	.07	.18	.28	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.270	2.168	.373	4.811
INDICATED (POST-TEST)	2.667	2.547	.438	5.652
PRES. ON RATE LEVEL	3.205	2.343	.350	5.898
DERIVED BY FORMULA	3.167	2.380	.375	5.922
UNDERLYING PRES. RATE	3.246	2.373	.354	5.973
PROPOSED	3.154	2.370	.374	5.898

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	5.775
IND. RATES				5.78	MINIMUM PREMIUM	
MAN. RATES	7.07	6.52	5.97	+ 5.78	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
2008	104,454	3,580,677	3.427			104,454			6	16	55	77
2009	110,436	4,617,950	4.181			110,436			9	20	55	84
2010	85,540	3,415,716	3.993			85,540			6	14	38	58
2011	95,564	4,534,495	4.744			95,564			6	27	37	70
2012	97,164	1,514,883	1.559			97,164				7	37	44
TOTAL	493,158	17,663,721	3.582			493,158			27	84	222	333
O.D.		353,351	.071							4	5	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			798,899	620,539	578,113			331,515	365,284	455,816	430,511
2009			1,374,508	507,790	815,091			704,827	312,893	518,753	384,088
2010			1,287,171	409,746	355,861			413,143	296,838	419,480	233,477
2011			978,553	1,124,332	236,145			411,621	1,148,962	302,602	332,280
2012				365,084	240,284				223,852	401,938	283,725
TOTAL			4,439,131	3,027,491	2,225,494			1,861,106	2,347,829	2,098,589	1,664,081
O.D.				162,474	25,004				118,094	35,244	12,535

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			977,053	697,486	727,844			841,054	454,412	576,612	396,931
2009	197	17,309	1,667,056	590,153	946,065	226	32,101	1,742,838	386,090	611,036	371,797
2010	257	30,036	1,599,917	463,334	407,925	233	17,112	1,049,868	350,601	474,743	224,371
2011	312	44,259	1,772,797	1,039,686	319,672	300	58,302	1,590,787	945,097	383,914	312,011
2012	387	19,214	648,170	370,934	217,493	337	27,947	490,480	228,136	287,498	270,957
TOTAL	1,153	110,818	6,664,993	3,161,593	2,618,999	1,096	135,462	5,715,027	2,364,336	2,333,803	1,576,067
O.D.	23	2,404	90,115	160,915	26,164	22	2,691	69,735	117,403	32,303	11,964

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,793,539	10,815,516	1,588,031			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,804,880	-2,128,939	5,595			
TOTAL LOSSES	9,988,659	8,686,577	1,593,626			
EXPECTED LOSSES	7,116,270	8,018,749	1,444,953			
CREDIBILITY	.10	.28	.43			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.025	1.761	.323	4.109		
INDICATED (POST-TEST)	2.379	2.069	.380	4.828		
PRES. ON RATE LEVEL	1.425	1.606	.289	3.320		
DERIVED BY FORMULA	1.520	1.736	.328	3.584		
UNDERLYING PRES. RATE	1.443	1.626	.293	3.362		
PROPOSED	1.520	1.736	.328	3.584		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.509
IND. RATES				3.51	MINIMUM PREMIUM	
MAN. RATES	3.31	3.24	3.36	+ 3.51	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	88,649	3,515,668	3.965	1		5	32	40	78	
2009	84,588	2,945,879	3.482			2	24	53	79	
2010	148,090	5,553,700	3.750			3	34	109	146	
2011	90,832	5,452,337	6.002			3	26	90	119	
2012	59,927	1,880,706	3.138				9	61	70	
TOTAL	472,086	19,348,290	4.098	1		13	125	353	492	
O.D.		187,836	.039				4	2	6	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	358,888		874,353	876,140	271,624			322,097	404,049	236,783	171,734
2009			334,209	1,023,911	407,303			104,354	456,060	294,565	325,477
2010			490,390	1,725,069	704,675			666,276	873,832	618,110	475,348
2011			452,247	1,207,243	775,601			957,679	942,384	708,825	408,358
2012				240,105	705,908				130,665	440,042	363,986
TOTAL	358,888		2,151,199	5,072,468	2,865,111			2,050,406	2,806,990	2,298,325	1,744,903
O.D.				76,556	8,891				84,261	4,669	13,459

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	380,421		1,069,333	984,781	341,977			817,160	502,636	299,530	158,339
2009	47	4,513	468,614	1,151,002	475,469	35	6,198	310,753	540,134	348,011	315,062
2010	380	23,619	998,577	1,806,100	787,356	482	30,217	1,726,372	979,115	714,715	456,809
2011	319	32,491	1,285,713	1,140,262	812,241	320	68,129	1,846,099	844,911	771,582	383,448
2012	357	27,483	901,806	473,068	556,229	237	23,017	400,891	185,142	303,971	347,607
TOTAL	381,524	88,106	4,724,043	5,555,213	2,973,272	1,074	127,561	5,101,275	3,051,938	2,437,809	1,661,265
O.D.	1	22	4,766	85,675	10,620		36	8,732	99,279	6,657	12,615

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,437,140	14,220,463	1,673,880	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,363,823	-3,334,138	5,538	
TOTAL LOSSES	5,073,317	10,886,325	1,679,418	
EXPECTED LOSSES	13,355,313	12,071,238	1,732,555	
CREDIBILITY	.10	.28	.42	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.075	2.306	.356	3.737
INDICATED (POST-TEST)	1.263	2.710	.418	4.391
PRES. ON RATE LEVEL	2.794	2.525	.362	5.681
DERIVED BY FORMULA	2.641	2.577	.386	5.604
UNDERLYING PRES. RATE	2.829	2.557	.367	5.753
PROPOSED	2.641	2.577	.386	5.604

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	5.487
IND. RATES				5.49	MINIMUM PREMIUM	
MAN. RATES	5.94	5.91	5.75	+ 5.49	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008										
2009	1,104	32,507	2.944						1	1
2010	1									
2011	144	72,836	50.580						1	1
2012	225									
TOTAL	1,474	105,343	7.147						1	1
										2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009					29,380					3,127	
2011				58,609					14,227		
TOTAL				58,609	29,380				14,227	3,127	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009		19	880	502	33,597		19	74	57	3,622	
2011	9	911	34,613	50,535	3,084	2	350	9,549	11,250	923	
TOTAL	9	930	35,493	51,037	36,681	2	369	9,623	11,307	4,545	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	46,426	103,570		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-21,652	-10,068	31	
TOTAL LOSSES	24,774	93,502	31	
EXPECTED LOSSES	59,741	37,985	9,492	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.681	6.343	.002	8.026
INDICATED (POST-TEST)	1.975	7.453	.002	9.430
PRES. ON RATE LEVEL	4.002	2.545	.636	7.183
DERIVED BY FORMULA	4.002	2.594	.630	7.226
UNDERLYING PRES. RATE	4.053	2.577	.644	7.274
PROPOSED	4.002	2.594	.630	7.226

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	7.075
IND. RATES				7.08	MINIMUM PREMIUM	
MAN. RATES	8.57	7.90	7.27	+ 7.08	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	504	267	.052							
2009	1,329	1,281	.096							
2010	1,106	20,811	1.881						1	1
2011	2,004	73,191	3.652						2	3
2012	1,345	11,299	.840							2
TOTAL	6,288	106,849	1.699						2	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											267
2009											1,281
2010					4,040					14,518	2,253
2011				38,647	3,584				13,174	6,392	11,394
2012					2,695					3,467	5,137
TOTAL				38,647	10,319				13,174	24,377	20,332

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											246
2009											1,240
2010		5	362	189	4,260		47	1,047	664	15,722	2,165
2011	6	616	23,645	33,703	5,430	2	363	9,865	10,951	7,024	10,699
2012		76	2,340	1,126	2,031		115	1,932	877	2,296	4,906
TOTAL	6	697	26,347	35,018	11,721	2	525	12,844	12,492	25,042	19,256

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	40,421	84,273	19,256	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-16,287	-22,316	37	
TOTAL LOSSES	24,134	61,957	19,293	
EXPECTED LOSSES	44,016	86,461	8,550	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.384	.985	.307	1.676
INDICATED (POST-TEST)	.451	1.157	.361	1.969
PRES. ON RATE LEVEL	.691	1.358	.134	2.183
DERIVED BY FORMULA	.689	1.354	.139	2.182
UNDERLYING PRES. RATE	.700	1.375	.136	2.211
PROPOSED	.689	1.354	.139	2.182

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	TOTAL
IND. RATES				2.14	MINIMUM PREMIUM	
MAN. RATES	2.23	2.22	2.21	+ 2.14	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	62,339	2,781,808	4.462			4	18	31	53
2009	55,569	2,507,115	4.511				31	51	82
2010	60,652	9,949,114	16.403		1	2	27	59	89
2011	58,054	2,205,577	3.799			1	13	70	84
2012	47,124	1,366,876	2.900				6	24	30
TOTAL	283,738	18,810,490	6.630		1	7	95	235	338
O.D.		42,968	.015				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			699,685	869,897	154,742			235,643	359,411	135,250	327,180
2009				1,102,759	350,215				540,504	237,154	276,483
2010		337,443	273,492	990,247	716,986		6,129,661	153,239	622,304	527,427	198,315
2011			149,232	598,735	461,036			86,216	332,855	401,385	176,118
2012				301,936	216,326				96,306	615,640	136,668
TOTAL		337,443	1,122,409	3,863,574	1,899,305		6,129,661	475,098	1,951,380	1,916,856	1,114,764
O.D.				16,300					21,666		5,002

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			855,715	977,765	194,820			597,826	447,106	171,088	301,660
2009		433	80,310	1,235,495	408,205		1,635	68,338	636,209	281,684	267,636
2010	269	45,116	572,001	1,007,224	775,045	6,402	632,531	585,716	654,820	583,424	190,581
2011	160	15,691	620,420	572,077	473,990	80	16,843	452,583	302,890	413,029	165,375
2012	328	16,358	551,327	314,132	193,142	296	26,520	458,057	210,179	417,096	130,518
TOTAL	757	77,598	2,679,773	4,106,693	2,045,202	6,778	677,529	2,162,520	2,251,204	1,866,321	1,055,770
O.D.	2	252	9,627	14,054	858	4	526	14,543	17,131	1,405	4,728

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,629,909	10,302,868	1,060,498			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,322,088	-1,386,569	2,712			
TOTAL LOSSES	4,307,821	8,916,299	1,063,210			
EXPECTED LOSSES	3,308,386	5,132,821	757,580			
CREDIBILITY	.07	.20	.30			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.518	3.142	.375	5.035		
INDICATED (POST-TEST)	1.784	3.692	.441	5.917		
PRES. ON RATE LEVEL	1.151	1.786	.264	3.201		
DERIVED BY FORMULA	1.195	2.167	.317	3.679		
UNDERLYING PRES. RATE	1.166	1.809	.267	3.242		
PROPOSED	1.195	2.167	.317	3.679		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.602
IND. RATES				3.60	MINIMUM PREMIUM	
MAN. RATES	3.14	3.11	3.24	+ 3.60	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	289,576	11,850,778	4.092			24	41	165	230
2009	304,985	15,452,735	5.066			34	52	176	262
2010	324,080	14,453,519	4.459		1	27	43	176	247
2011	329,588	11,959,152	3.628			18	35	152	205
2012	346,137	10,484,207	3.028			8	37	175	220
TOTAL	1,594,366	64,200,391	4.027		1	111	208	844	1164
O.D.		251,734	.015				1	3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			3,621,927	1,848,951	1,502,557			1,429,639	1,166,206	1,538,406	743,092
2009			5,247,623	2,248,531	1,885,463			2,113,756	1,496,173	1,664,975	796,214
2010	2,000		4,697,767	1,364,536	1,803,251			3,017,643	937,766	1,733,466	897,090
2011			3,100,533	1,985,677	1,787,699			1,364,103	1,212,203	1,650,160	858,777
2012			1,361,927	1,932,057	2,024,238			458,789	1,182,751	2,650,398	874,047
TOTAL	2,000		18,029,777	9,379,752	9,003,208			8,383,930	5,995,099	9,237,405	4,169,220
O.D.				1,000	110,115				5,000	118,594	17,025

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			4,429,619	2,078,218	1,891,720			3,626,994	1,450,764	1,946,085	685,131
2009	746	65,299	6,345,629	2,577,650	2,211,579	677	97,143	5,291,273	1,811,949	1,966,238	770,735
2010	3,482	101,555	5,418,739	1,572,663	2,010,963	1,124	91,382	5,963,817	1,175,446	1,971,562	862,103
2011	907	121,362	4,926,634	2,047,666	1,915,109	582	136,396	3,683,414	1,192,406	1,733,639	806,392
2012	2,375	159,630	5,402,607	2,403,874	1,806,736	2,284	203,364	3,741,603	1,387,730	1,900,659	834,715
TOTAL	7,510	447,846	26,523,228	10,680,071	9,836,107	4,667	528,285	22,307,101	7,018,295	9,518,183	3,959,076
O.D.	12	209	11,471	6,429	115,665		513	11,671	9,251	129,119	16,295

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	49,842,513	37,313,120	3,975,371		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-14,990,702	-8,276,044	18,545		
TOTAL LOSSES	34,851,811	29,037,076	3,993,916		
EXPECTED LOSSES	38,647,431	31,536,559	4,464,225		
CREDIBILITY	.23	.62	.95		
PURE PREMIUMS					
INDICATED (PRE-TEST)	2.186	1.821	.251	4.258	
INDICATED (POST-TEST)	2.569	2.140	.295	5.004	
PRES. ON RATE LEVEL	2.394	1.953	.276	4.623	
DERIVED BY FORMULA	2.434	2.069	.294	4.797	
UNDERLYING PRES. RATE	2.424	1.978	.280	4.682	
PROPOSED	2.434	2.069	.294	4.797	
IND. RATES					
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE
IND. RATES				4.70	MINIMUM PREMIUM
MAN. RATES	4.94	4.98	4.68	+ 4.70	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	8,320	18,881	.226						1	1
2009	4,826	2,745	.056							
2010	2,435	3,258	.133							
2011	6,305	4,648	.073						1	1
2012	4,952	65,961	1.332						3	3
TOTAL	26,838	95,493	.356						5	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					2,150					8,442	8,289
2009											2,745
2010											3,258
2011					345					620	3,683
2012					26,090					16,266	23,605
TOTAL					28,585					25,328	41,580

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					2,707					10,679	7,642
2009											2,657
2010											3,131
2011			81	37	325		3	100	52	598	3,458
2012	4	708	22,644	10,912	19,675	3	525	9,074	4,115	10,778	22,543
TOTAL	4	708	22,725	10,949	22,707	3	528	9,174	4,167	22,055	39,431

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	33,142	59,878	39,431	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-202,737	-125,627	191	
TOTAL LOSSES			39,622	
EXPECTED LOSSES	496,772	469,666	51,261	
CREDIBILITY	.01	.04	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.148	.148
INDICATED (POST-TEST)	.000	.000	.174	.174
PRES. ON RATE LEVEL	1.828	1.728	.189	3.745
DERIVED BY FORMULA	1.810	1.659	.188	3.657
UNDERLYING PRES. RATE	1.851	1.750	.191	3.792
PROPOSED	1.810	1.659	.188	3.657

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.580
IND. RATES				3.58	MINIMUM PREMIUM	
MAN. RATES	3.86	3.96	3.79	+ 3.58	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	17,852	956,900	5,360			3	4	11	18
2009	17,184	453,923	2,641				3	21	24
2010	18,328	353,649	1,929				4	23	27
2011	20,210	713,309	3,529				4	21	25
2012	21,812	1,061,172	4,865				8	23	31
TOTAL	95,386	3,538,953	3,710			3	23	99	125
O.D.		729							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			446,212	135,648	16,994			240,380	36,514	38,000	43,152
2009				128,674	60,224				71,258	134,912	58,855
2010				71,236	68,480				34,982	118,401	60,550
2011				205,128	76,920				126,904	191,603	112,754
2012				229,640	252,145				223,305	297,160	58,922
TOTAL			446,212	770,326	474,763			240,380	492,963	780,076	334,233
O.D.											729

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			545,718	152,469	21,396			609,844	45,422	48,070	39,786
2009		57	9,951	144,486	69,771		818	11,497	85,769	157,199	56,972
2010	12	621	22,319	76,006	73,673	6	726	19,920	42,433	129,403	58,189
2011	40	3,594	138,810	185,011	83,680	22	4,393	115,986	116,410	193,213	105,876
2012	269	14,801	495,352	275,546	212,982	300	24,475	431,364	201,320	217,998	56,271
TOTAL	321	19,073	1,212,150	833,518	461,502	328	30,412	1,188,611	491,354	745,883	317,094
O.D.											698

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,450,895	2,532,257	317,792	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-869,293	-595,305	1,046	
TOTAL LOSSES	1,581,602	1,936,952	318,838	
EXPECTED LOSSES	2,245,385	2,282,586	244,189	
CREDIBILITY	.03	.09	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.658	2.031	.334	4.023
INDICATED (POST-TEST)	1.948	2.386	.392	4.726
PRES. ON RATE LEVEL	2.325	2.362	.253	4.940
DERIVED BY FORMULA	2.314	2.364	.272	4.950
UNDERLYING PRES. RATE	2.354	2.393	.256	5.003
PROPOSED	2.309	2.359	.272	4.940

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	4.837
IND. RATES				4.84	MINIMUM PREMIUM	
MAN. RATES	6.07	5.53	5.00	+ 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	
2008	19,797	301,694	1.523				3	9		12
2009	24,246	495,736	2.044				5	10		15
2010	14,131	474,391	3.357			1	3	6		10
2011	20,091	1,213,267	6.038				3	23		26
2012	29,063	298,723	1.027				2	14		16
TOTAL	107,328	2,783,811	2.594			1	16	62		79
O.D.		313								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				129,979	74,758				28,765	35,702	32,490
2009				249,757	51,454				85,156	37,076	72,293
2010			169,703	65,729	92,275			7,568	24,608	56,437	58,071
2011				180,146	432,552				157,329	297,991	145,249
2012				64,817	65,728				59,709	78,753	29,716
TOTAL			169,703	690,428	716,767			7,568	355,567	505,959	337,819
O.D.											313

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				146,097	94,120				35,784	45,163	29,956
2009		85	17,353	279,342	60,585		257	10,761	100,227	44,047	69,980
2010	42	4,119	217,658	75,177	101,856	9	664	28,986	28,940	62,141	55,806
2011	81	5,142	205,742	201,100	419,365	28	5,845	153,522	149,396	297,898	136,389
2012	72	4,030	135,101	75,500	56,017	80	6,503	114,947	53,652	57,825	28,379
TOTAL	195	13,376	575,854	777,216	731,943	117	13,269	308,216	367,999	507,074	320,510
O.D.											300

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	911,027	2,384,232	320,810			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-539,712	-330,023	967			
TOTAL LOSSES	371,315	2,054,209	321,777			
EXPECTED LOSSES	1,416,729	1,295,448	208,216			
CREDIBILITY	.04	.10	.16			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.346	1.914	.300	2.560		
INDICATED (POST-TEST)	.407	2.249	.353	3.009		
PRES. ON RATE LEVEL	1.303	1.192	.192	2.687		
DERIVED BY FORMULA	1.267	1.298	.218	2.783		
UNDERLYING PRES. RATE	1.320	1.207	.194	2.721		
PROPOSED	1.267	1.298	.218	2.783		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.725
IND. RATES				2.73	MINIMUM PREMIUM	
MAN. RATES	2.99	2.96	2.72	+ 2.73	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	145,222	1,778,527	1.224			1	5	20	26
2009	148,016	2,197,274	1.484			2	6	14	22
2010	144,126	1,617,666	1.122			3	3	26	32
2011	154,556	862,539	.558				7	17	24
2012	160,609	1,222,357	.761			1	2	30	33
TOTAL	752,529	7,678,363	1.020			7	23	107	137
O.D.		1,378							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			175,640	102,262	279,222			133,762	355,694	615,976	115,971
2009			478,969	250,968	41,554			87,297	1,027,843	194,762	115,881
2010			676,884	124,357	250,656			230,447	129,472	145,227	60,623
2011				213,417	175,463				144,464	188,891	140,304
2012			159,043	24,127	248,298			43,231	192,750	402,437	152,471
TOTAL			1,490,536	715,131	995,193			494,737	1,850,223	1,547,293	585,250
O.D.											1,378

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			214,808	114,942	351,540			339,354	442,484	779,209	106,925
2009	69	5,885	576,733	255,879	52,719	29	5,068	298,192	849,060	235,677	112,173
2010	127	14,762	800,900	153,047	279,225	114	8,562	543,666	152,850	167,208	58,259
2011	53	4,276	166,339	202,581	177,500	27	4,804	127,335	130,067	191,732	131,745
2012	76	11,943	398,635	136,454	199,949	335	29,527	534,441	215,327	287,956	145,610
TOTAL	325	36,866	2,157,415	862,903	1,060,933	505	47,961	1,842,988	1,789,788	1,661,782	554,712
O.D.											1,328

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,086,060	5,375,406	556,040	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,135,102	-965,872	2,313	
TOTAL LOSSES	2,950,958	4,409,534	558,353	
EXPECTED LOSSES	2,912,288	3,672,341	564,398	
CREDIBILITY	.14	.38	.57	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.392	.586	.074	1.052
INDICATED (POST-TEST)	.461	.689	.087	1.237
PRES. ON RATE LEVEL	.382	.482	.074	.938
DERIVED BY FORMULA	.393	.561	.081	1.035
UNDERLYING PRES. RATE	.387	.488	.075	.950
PROPOSED	.393	.561	.081	1.035

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.013
IND. RATES				1.01	MINIMUM PREMIUM	
MAN. RATES	.95	1.01	.95	+ 1.01	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	108,602	4,274,621	3.936			9	13	36	58
2009	104,676	2,842,538	2.715			5	14	38	57
2010	117,245	2,181,254	1.860			3	13	38	54
2011	123,722	2,871,098	2.320			3	15	33	51
2012	129,345	1,898,840	1.468			4	3	52	59
TOTAL	583,590	14,068,351	2.411			24	58	197	279

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,882,750	445,709	226,530			1,132,216	159,121	262,161	166,134
2009			837,501	638,817	208,623			337,588	355,326	282,115	182,568
2010			451,107	520,840	238,857			95,186	357,994	267,877	249,393
2011			556,266	464,638	200,763			590,858	365,173	412,337	281,063
2012			629,391	94,433	284,318			135,797	87,212	448,857	218,832
TOTAL			4,357,015	2,164,437	1,159,091			2,291,645	1,324,826	1,673,347	1,097,990

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			2,141,789	500,976	285,202			1,970,491	197,946	331,631	153,176
2009	120	10,426	1,027,986	721,952	249,380	106	15,670	859,377	425,730	334,302	176,726
2010	158	13,489	656,667	553,224	271,049	147	7,505	348,559	395,052	304,598	239,667
2011	163	22,814	920,345	448,120	235,618	226	53,146	1,439,499	364,691	448,576	263,918
2012	200	28,341	970,161	247,152	264,550	290	31,846	607,558	177,344	315,334	208,985
TOTAL	641	75,070	5,716,948	2,471,424	1,305,799	769	108,167	5,225,484	1,560,763	1,734,441	1,042,472

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,127,079	7,072,427	1,042,472			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,375,787	-1,610,480	4,326			
TOTAL LOSSES	7,751,292	5,461,947	1,046,798			
EXPECTED LOSSES	8,701,327	6,151,038	1,027,119			
CREDIBILITY	.12	.32	.48			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.328	.936	.179	2.443		
INDICATED (POST-TEST)	1.560	1.100	.210	2.870		
PRES. ON RATE LEVEL	1.472	1.041	.174	2.687		
DERIVED BY FORMULA	1.483	1.060	.191	2.734		
UNDERLYING PRES. RATE	1.491	1.054	.176	2.721		
PROPOSED	1.483	1.060	.191	2.734		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.677
IND. RATES				2.68	MINIMUM PREMIUM	
MAN. RATES	3.02	2.91	2.72	+ 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	
2008	96,503	2,410,968	2.498			4	4	29	37	
2009	90,446	1,652,428	1.826			5	4	32	41	
2010	91,362	1,159,205	1.268			1	6	19	26	
2011	95,852	1,780,555	1.857			4	5	20	29	
2012	92,554	1,012,198	1.093			2	3	25	30	
TOTAL	466,717	8,015,354	1.717			16	22	125	163	
O.D.		3,508								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			824,061	47,112	313,395			454,264	82,292	521,821	168,023
2009			714,500	42,123	159,623			264,936	8,694	217,055	245,497
2010			128,527	222,684	413,886			37,410	30,080	182,487	144,131
2011			590,269	224,067	151,505			317,428	180,383	174,452	142,451
2012			259,389	158,235	86,341			118,300	65,638	200,592	123,703
TOTAL			2,516,746	694,221	1,124,750			1,192,338	367,087	1,296,407	823,805
O.D.											3,508

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			890,000	52,955	394,566			764,801	102,371	660,106	154,917
2009	103	8,775	844,618	54,933	188,241	87	12,150	643,020	18,202	253,835	237,641
2010	95	4,909	234,918	249,752	443,465	17	2,041	106,523	41,751	199,584	138,510
2011	124	19,677	803,627	237,086	177,557	116	27,832	755,167	179,493	194,518	133,761
2012	191	15,018	516,739	177,340	97,633	208	20,828	410,717	100,480	147,515	118,136
TOTAL	513	48,379	3,289,902	772,066	1,301,462	428	62,851	2,680,228	442,297	1,455,558	782,965
O.D.											3,387

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,082,301	3,971,383	786,352	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,817,041	-917,730	3,136	
TOTAL LOSSES	4,265,260	3,053,653	789,488	
EXPECTED LOSSES	4,615,831	3,458,372	798,086	
CREDIBILITY	.10	.27	.42	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.914	.654	.169	1.737
INDICATED (POST-TEST)	1.074	.768	.199	2.041
PRES. ON RATE LEVEL	.976	.732	.169	1.877
DERIVED BY FORMULA	.986	.742	.182	1.910
UNDERLYING PRES. RATE	.989	.741	.171	1.901
PROPOSED	.986	.742	.182	1.910

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.870
IND. RATES				1.87	MINIMUM PREMIUM	
MAN. RATES	2.12	2.02	1.90	+ 1.87	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	141,540	1,437,496	1.015			1	4	14	19
2009	134,576	814,208	.605			1	3	11	15
2010	140,989	1,586,217	1.125			4	7	13	24
2011	144,690	505,254	.349				1	8	9
2012	148,076	423,758	.286				2	9	11
TOTAL	709,871	4,766,933	.672			6	17	55	78
O.D.		406							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			232,903	123,060	104,652			203,996	279,716	398,373	94,796
2009			187,247	144,801	161,592			35,901	86,834	92,086	105,747
2010			742,100	194,808	92,145			156,372	177,053	102,165	121,574
2011				6,597	156,100				6,457	180,487	155,613
2012				92,196	38,585				32,743	64,931	195,303
TOTAL			1,162,250	561,462	553,074			396,269	582,803	838,042	673,033
O.D.											406

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			284,840	138,320	131,758			517,538	347,966	503,942	87,402
2009	27	2,400	233,399	165,578	187,220	13	2,047	98,565	103,745	108,101	102,363
2010	133	16,851	902,888	219,506	115,144	103	6,977	414,358	198,575	120,576	116,833
2011	21	950	39,747	22,201	148,267	1	1,389	33,356	20,251	174,668	146,121
2012	91	4,239	144,493	84,434	38,260	47	4,283	75,165	34,923	46,118	186,514
TOTAL	272	24,440	1,605,367	630,039	620,649	164	14,696	1,138,982	705,460	953,405	639,233
O.D.											380

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,783,921	2,909,553	639,613			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-986,584	-490,870	2,094			
TOTAL LOSSES	1,797,337	2,418,683	641,707			
EXPECTED LOSSES	2,520,043	1,859,862	518,205			
CREDIBILITY	.13	.36	.55			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.253	.341	.090	.684		
INDICATED (POST-TEST)	.297	.401	.106	.804		
PRES. ON RATE LEVEL	.351	.259	.071	.681		
DERIVED BY FORMULA	.344	.310	.090	.744		
UNDERLYING PRES. RATE	.355	.262	.073	.690		
PROPOSED	.344	.310	.090	.744		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	.728
IND. RATES				.73	MINIMUM PREMIUM	
MAN. RATES	.67	.70	.69	+ .73	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	849,589	2,402,492	.282			1	21	40	62
2009	806,524	2,179,752	.270			1	18	35	54
2010	892,472	2,257,842	.252			3	12	20	35
2011	920,371	1,523,821	.165			1	12	28	41
2012	989,508	1,035,574	.104				4	37	41
TOTAL	4,458,464	9,399,481	.211			6	67	160	233
O.D.		126,825	.002				2	4	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			271,646	985,443	242,086			48,367	325,985	282,109	246,856
2009			152,107	774,487	253,950			254,430	350,332	197,472	196,974
2010			439,164	494,360	87,015			357,403	465,184	203,840	210,876
2011			175,466	419,988	200,484			67,857	225,425	279,278	155,323
2012				207,182	269,510				50,820	337,720	170,342
TOTAL			1,038,383	2,881,460	1,053,045			728,057	1,417,746	1,300,419	980,371
O.D.				59,686	43,470				8,257	2,357	13,055

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			332,223	1,107,638	304,788			122,707	405,525	356,867	227,601
2009	21	2,160	234,859	868,965	296,968	81	11,747	656,898	417,067	235,465	190,671
2010	129	12,844	623,380	518,787	110,156	271	16,473	964,630	516,531	245,504	202,652
2011	110	12,185	483,293	391,616	218,664	59	12,146	325,779	206,413	287,331	145,848
2012	241	14,494	483,397	266,180	223,837	129	14,403	248,874	114,161	228,609	162,677
TOTAL	501	41,683	2,157,152	3,153,186	1,154,413	540	54,769	2,318,888	1,659,697	1,353,776	929,449
O.D.		198	9,897	68,939	48,231		53	1,698	9,335	2,906	12,443

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,585,379	7,450,483	941,892			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,131,534	-2,184,146	5,616			
TOTAL LOSSES	2,453,845	5,266,337	947,508			
EXPECTED LOSSES	5,483,911	8,337,328	1,337,539			
CREDIBILITY	.45	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.055	.118	.021	.194		
INDICATED (POST-TEST)	.065	.139	.025	.229		
PRES. ON RATE LEVEL	.121	.185	.030	.336		
DERIVED BY FORMULA	.096	.139	.025	.260		
UNDERLYING PRES. RATE	.123	.187	.030	.340		
PROPOSED	.096	.139	.025	.260		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	.254
IND. RATES				.25	MINIMUM PREMIUM	
MAN. RATES	.51	.39	.34	+ .25	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	102,561	262,212	.255				1	12		13
2009	103,152	197,047	.191					8		8
2010	107,023	319,721	.298				1	11		12
2011	104,759	213,544	.203					8		8
2012	106,176	576,165	.542					2	16	18
TOTAL	523,671	1,568,689	.300					4	55	59
O.D.		977							1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				65,164	38,158				7,022	114,326	37,542
2009					23,811					82,222	91,014
2010				3,750	156,691				14,766	80,477	64,037
2011					24,399					138,005	51,140
2012				144,446	74,692				65,083	184,472	107,472
TOTAL				213,360	317,751				86,871	599,502	351,205
O.D.					879						98

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				73,244	48,041				8,735	144,623	34,614
2009		16	712	407	27,231		474	1,970	1,503	95,244	88,102
2010	19	255	14,869	11,181	165,329	4	405	10,611	19,311	87,650	61,540
2011	1	140	5,604	2,581	23,115		943	22,192	11,577	133,237	48,020
2012	150	7,054	238,751	138,232	70,680	120	10,346	180,331	83,440	128,397	102,636
TOTAL	170	7,465	259,936	225,645	334,396	124	12,168	215,104	124,566	589,151	334,912
O.D.					1,107						94

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	494,967	1,274,865	335,006	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-414,421	-221,829	1,208	
TOTAL LOSSES	80,546	1,053,036	336,214	
EXPECTED LOSSES	1,057,815	837,874	303,728	
CREDIBILITY	.11	.29	.45	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.015	.201	.064	.280
INDICATED (POST-TEST)	.018	.236	.075	.329
PRES. ON RATE LEVEL	.200	.158	.057	.415
DERIVED BY FORMULA	.180	.181	.065	.426
UNDERLYING PRES. RATE	.202	.160	.058	.420
PROPOSED	.176	.176	.063	.415

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE
IND. RATES				.41	MINIMUM PREMIUM
MAN. RATES	.53	.47	.42	+ .41	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	779,825	8,395,734	1.076			13	48	161	222
2009	801,021	7,051,943	.880	1		8	27	152	188
2010	842,938	7,662,807	.909			7	22	188	217
2011	857,916	8,057,884	.939			4	27	158	189
2012	871,027	5,541,369	.636			1	7	169	177
TOTAL	4,152,727	36,709,737	.884	1		33	131	828	993
O.D.		70,251	.001					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,850,325	1,853,767	755,165			880,042	868,582	1,135,511	1,052,342
2009	146,092		1,268,396	1,118,636	995,897	5,362		705,818	513,527	1,386,706	911,509
2010			952,972	939,637	1,583,469			622,701	588,770	1,834,131	1,141,127
2011			739,778	1,154,115	1,535,856			373,284	985,317	2,272,727	996,807
2012			159,933	373,577	1,406,315			61,166	269,416	2,347,301	923,661
TOTAL	146,092		4,971,404	5,439,732	6,276,702	5,362		2,643,011	3,225,612	8,976,376	5,025,446
O.D.					19,397					40,670	10,184

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			2,262,946	2,083,633	950,748			2,232,666	1,080,514	1,436,422	970,259
2009	204,656	16,225	1,586,817	1,273,526	1,156,286	17,400	37,265	1,789,258	636,514	1,619,069	882,341
2010	434	28,829	1,447,211	1,055,096	1,707,081	399	31,033	1,715,025	733,082	2,021,885	1,096,623
2011	456	45,508	1,832,098	1,192,549	1,543,900	290	65,635	1,739,540	995,880	2,275,036	936,002
2012	614	55,444	1,825,327	879,676	1,108,074	993	99,759	1,744,270	752,638	1,585,416	882,096
TOTAL	206,160	146,006	8,954,399	6,484,480	6,466,089	19,082	233,692	9,220,759	4,198,628	8,937,828	4,767,321
O.D.	2	103	4,359	2,011	18,475		278	6,540	3,412	39,265	9,706

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	18,791,380	26,150,188	4,777,027			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,116,141	-6,139,247	20,622			
TOTAL LOSSES	12,675,239	20,010,941	4,797,649			
EXPECTED LOSSES	15,697,308	23,296,798	5,066,328			
CREDIBILITY	.43	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.305	.482	.116	.903		
INDICATED (POST-TEST)	.358	.566	.136	1.060		
PRES. ON RATE LEVEL	.373	.554	.121	1.048		
DERIVED BY FORMULA	.367	.566	.136	1.069		
UNDERLYING PRES. RATE	.378	.561	.122	1.061		
PROPOSED	.364	.561	.135	1.060		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.037
IND. RATES				1.04	MINIMUM PREMIUM	
MAN. RATES	1.25	1.17	1.06	+ 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	
2008	73,294	717,740	.979				1	16	17	
2009	75,106	976,051	1,299				3	22	25	
2010	76,355	417,101	.546				1	7	8	
2011	79,887	266,426	.333					6	6	
2012	82,514	333,391	.404				1	7	8	
TOTAL	387,156	2,710,709	.700				6	58	64	
O.D.		1,179								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				15,406	244,814				14,779	302,948	139,793
2009				34,271	460,830				79,516	320,725	80,709
2010				615	90,016				16,280	238,864	71,326
2011					121,825					30,515	114,086
2012				120,539	35,839				26,500	47,877	102,636
TOTAL				170,831	953,324				137,075	940,929	508,550
O.D.											1,179

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				17,316	308,220				18,385	383,229	128,889
2009		297	15,969	46,078	527,228		1,888	16,893	98,820	372,548	78,126
2010	12	136	8,193	4,849	94,944	7	929	22,517	28,163	259,223	68,544
2011	16	664	27,979	12,891	115,439		210	4,906	2,560	29,463	107,127
2012	119	5,166	176,245	104,279	39,007	41	3,312	58,228	27,084	34,231	98,017
TOTAL	147	6,263	228,386	185,413	1,084,838	48	6,339	102,544	175,012	1,078,694	480,703
O.D.											1,114

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	343,727	2,523,957	481,817	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-440,168	-417,528	1,714	
TOTAL LOSSES		2,106,429	483,531	
EXPECTED LOSSES	1,130,496	1,587,340	418,128	
CREDIBILITY	.09	.24	.37	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.544	.125	.669
INDICATED (POST-TEST)	.000	.639	.147	.786
PRES. ON RATE LEVEL	.288	.405	.107	.800
DERIVED BY FORMULA	.262	.461	.122	.845
UNDERLYING PRES. RATE	.292	.410	.108	.810
PROPOSED	.248	.436	.116	.800

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE
IND. RATES				.78	MINIMUM PREMIUM
MAN. RATES	.87	.85	.81	+ .78	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	503,157	2,205,010	.438				2	88	90	
2009	530,613	2,969,369	.559			3	7	63	73	
2010	538,437	2,533,980	.470			1	4	64	69	
2011	471,761	2,946,744	.624				6	87	93	
2012	458,480	2,056,120	.448			1	19	47	67	
TOTAL	2,502,448	12,711,223	.508			5	38	349	392	
O.D.		211,489	.008					7	7	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				66,454	548,668				14,887	929,066	645,935
2009			526,269	412,668	462,605			96,942	229,591	626,550	614,744
2010			169,070	254,882	523,147			92,069	86,213	773,251	635,348
2011				341,460	597,475				254,852	1,154,556	598,401
2012			145,548	118,482	265,687			137,491	212,196	550,044	626,672
TOTAL			840,887	1,193,946	2,397,582			326,502	797,739	4,033,467	3,121,100
O.D.					53,119					96,661	61,709

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				74,694	690,770				18,519	1,175,271	595,552
2009	76	6,759	656,605	471,856	535,892	28	7,732	274,628	281,347	729,586	595,072
2010	116	6,119	298,465	288,661	560,111	58	6,182	289,503	130,488	842,622	610,569
2011	113	8,535	338,876	357,640	584,117	49	14,110	356,721	298,379	1,131,189	561,899
2012	157	15,288	514,247	212,357	221,557	469	43,502	815,821	273,724	394,318	598,472
TOTAL	462	36,701	1,808,193	1,405,208	2,592,447	604	71,526	1,736,673	1,002,457	4,272,986	2,961,564
O.D.	1	85	3,750	1,751	61,425	2	530	12,459	6,519	98,932	57,997

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,670,986	9,441,725	3,019,561			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,868,798	-2,204,532	11,409			
TOTAL LOSSES	1,802,188	7,237,193	3,030,970			
EXPECTED LOSSES	4,729,627	8,233,055	3,052,987			
CREDIBILITY	.31	.84	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.072	.289	.121	.482		
INDICATED (POST-TEST)	.085	.340	.142	.567		
PRES. ON RATE LEVEL	.187	.325	.120	.632		
DERIVED BY FORMULA	.155	.338	.142	.635		
UNDERLYING PRES. RATE	.189	.329	.122	.640		
PROPOSED	.154	.337	.141	.632		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	.618
IND. RATES				.62	MINIMUM PREMIUM	
MAN. RATES	.72	.66	.64	+ .62	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	135,147	1,029,191	.761				3	21	24
2009	150,754	2,943,936	1.952			4	4	19	27
2010	153,920	2,371,847	1.540			4	4	32	40
2011	159,367	1,606,414	1.007			2	4	29	35
2012	159,272	1,442,315	.905				1	40	41
TOTAL	758,460	9,393,703	1.239			10	16	141	167
O.D.		20,514	.002					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				43,172	349,833				68,636	256,269	311,281
2009			790,712	145,859	98,380			1,266,666	56,475	190,867	394,977
2010			608,537	156,081	394,346			292,975	157,299	456,769	305,840
2011			279,358	203,038	329,538			67,141	106,223	323,654	297,462
2012				64,295	560,131				14,478	493,431	309,980
TOTAL			1,678,607	612,445	1,732,228			1,626,782	403,111	1,720,990	1,619,540
O.D.					16,154					1,853	2,507

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				48,526	440,439				85,383	324,181	287,001
2009	82	7,074	686,807	168,525	117,887	185	24,559	1,382,792	78,276	226,757	382,338
2010	145	14,251	768,067	191,203	430,549	152	12,098	738,658	199,639	507,376	293,912
2011	107	12,224	496,832	223,126	333,451	38	9,510	251,529	115,848	322,416	279,317
2012	166	17,384	563,584	281,883	428,815	149	17,106	292,540	133,038	328,377	296,031
TOTAL	500	50,933	2,515,290	913,263	1,751,141	524	63,273	2,665,519	612,184	1,709,107	1,538,599
O.D.		10	484	277	18,473		15	46	35	2,146	2,363

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,296,594	5,006,626	1,540,962			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,277,343	-1,056,031	5,518			
TOTAL LOSSES	4,019,251	3,950,595	1,546,480			
EXPECTED LOSSES	3,291,716	4,012,254	1,350,059			
CREDIBILITY	.14	.38	.58			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.530	.521	.204	1.255		
INDICATED (POST-TEST)	.623	.612	.240	1.475		
PRES. ON RATE LEVEL	.429	.522	.176	1.127		
DERIVED BY FORMULA	.456	.556	.213	1.225		
UNDERLYING PRES. RATE	.434	.529	.178	1.141		
PROPOSED	.456	.556	.213	1.225		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.199
IND. RATES				1.20	MINIMUM PREMIUM	
MAN. RATES	1.23	1.20	1.14	+ 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
2008	24,226	281,515	1.162			1		3	4
2009	26,672	21,915	.082					3	3
2010	28,803	151,514	.526				1	4	5
2011	30,097	155,963	.518				1	2	3
2012	38,973	106,534	.273					4	4
TOTAL	148,771	717,441	.482			1	2	16	19
O.D.		225							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			173,697		3,710			74,311		12,855	16,942
2009					1,246					7,043	13,626
2010				53,527	6,830				7,903	66,285	16,969
2011				70,955	2,986				17,419	17,117	47,486
2012					8,233					22,892	75,409
TOTAL			173,697	124,482	23,005			74,311	25,322	126,192	170,432
O.D.											225

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			212,431		4,671			188,527		16,261	15,621
2009			37	22	1,424		39	170	129	8,159	13,190
2010	8	406	12,777	55,017	8,296	2	295	7,354	11,398	72,053	16,307
2011	11	1,120	42,590	61,499	6,565	3	542	14,446	15,207	17,656	44,589
2012	2	221	7,146	3,442	6,206	6	740	12,770	5,791	15,175	72,016
TOTAL	21	1,747	274,981	119,980	27,162	11	1,616	223,267	32,525	129,304	161,723
O.D.											207

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	501,643	308,971	161,930	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-144,703	-167,640	373	
TOTAL LOSSES	356,940	141,331	162,303	
EXPECTED LOSSES	380,854	654,592	80,336	
CREDIBILITY	.05	.13	.19	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.240	.095	.109	.444
INDICATED (POST-TEST)	.282	.112	.128	.522
PRES. ON RATE LEVEL	.253	.435	.053	.741
DERIVED BY FORMULA	.254	.393	.067	.714
UNDERLYING PRES. RATE	.256	.440	.054	.750
PROPOSED	.254	.393	.067	.714

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE
IND. RATES				.70	MINIMUM PREMIUM
MAN. RATES	.73	.75	.75	+ .70	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	161,115	2,394,030	1.485			3	11	53	67
2009	162,766	2,242,405	1.377			2	8	45	55
2010	160,820	1,966,266	1.222			2	4	42	48
2011	167,221	1,530,678	.915				8	43	51
2012	163,466	1,637,063	1.001			1	6	55	62
TOTAL	815,388	9,770,442	1.198			8	37	238	283
O.D.		316							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			544,470	437,134	431,595			193,721	158,993	429,732	198,385
2009			376,385	421,950	332,906			235,000	244,877	373,352	257,935
2010			406,380	111,442	493,142			83,486	145,676	501,964	224,176
2011				415,980	328,847				231,868	327,120	226,863
2012			149,038	290,688	268,490			29,013	286,834	394,808	218,192
TOTAL			1,476,273	1,677,194	1,854,980			541,220	1,068,248	2,026,976	1,125,551
O.D.											316

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			665,886	491,337	543,376			491,470	197,787	543,617	182,911
2009	55	4,862	477,689	478,892	386,499	78	11,943	602,184	296,700	437,673	249,681
2010	125	9,896	535,108	145,833	530,006	73	5,676	270,122	180,626	550,623	215,433
2011	100	8,238	321,196	393,467	333,500	42	7,861	208,218	210,769	330,861	213,024
2012	330	21,469	727,396	341,402	241,009	401	34,280	615,543	265,001	290,769	208,373
TOTAL	610	44,465	2,727,275	1,850,931	2,034,390	594	59,760	2,187,537	1,150,883	2,153,543	1,069,422
O.D.											306

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,020,241	7,189,747	1,069,728			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,860,386	-1,645,843	4,099			
TOTAL LOSSES	3,159,855	5,543,904	1,073,827			
EXPECTED LOSSES	4,745,557	6,213,256	1,035,543			
CREDIBILITY	.14	.40	.61			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.388	.680	.132	1.200		
INDICATED (POST-TEST)	.456	.799	.155	1.410		
PRES. ON RATE LEVEL	.575	.753	.125	1.453		
DERIVED BY FORMULA	.558	.771	.143	1.472		
UNDERLYING PRES. RATE	.582	.762	.127	1.471		
PROPOSED	.551	.761	.141	1.453		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.422
IND. RATES				1.42	MINIMUM PREMIUM	
MAN. RATES	1.75	1.60	1.47	+ 1.42	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	1,199,341	15,748,934	1.313	1	1	13	75	396	486	
2009	1,226,559	13,983,448	1.140	1		8	72	401	482	
2010	1,281,302	14,241,696	1.111			8	81	399	488	
2011	1,339,591	13,543,449	1.011			5	77	401	483	
2012	1,394,159	14,186,541	1.017	1		4	48	442	495	
TOTAL	6,440,952	71,704,068	1.113	3	1	38	353	2039	2434	
O.D.		201,916	.003				1	6	7	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	25,113	168,624	2,072,821	2,208,397	2,344,443	12,430	1,589,088	757,285	1,386,918	2,857,592	2,326,223
2009	3,000		1,263,642	2,493,594	2,015,295	197,000		699,389	2,310,116	2,836,216	2,165,196
2010			1,246,972	2,349,797	2,062,864			1,596,423	2,120,207	2,832,284	2,033,149
2011			848,683	2,443,977	2,680,517			388,278	1,635,077	3,276,722	2,270,195
2012	3,000		596,209	1,568,727	3,277,236			444,234	1,763,556	4,356,462	2,177,117
TOTAL	31,113	168,624	6,028,327	11,064,492	12,380,355	209,430	1,589,088	3,885,609	9,215,874	16,159,276	10,971,880
O.D.				1,266	35,403				2,884	82,711	79,652

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	26,620	54,282	2,483,378	2,482,237	2,951,663	43,530	711,467	1,768,762	1,725,325	3,614,857	2,144,778
2009	4,369	16,281	1,625,088	2,823,425	2,331,127	631,156	42,164	1,779,375	2,761,665	3,320,437	2,095,910
2010	709	43,934	2,032,135	2,522,718	2,245,098	952	57,540	2,829,991	2,409,371	3,160,699	1,953,856
2011	787	74,478	2,974,157	2,430,987	2,700,500	396	89,224	2,365,785	1,594,920	3,287,160	2,131,713
2012	5,386	158,927	5,284,281	2,585,291	2,664,232	3,244	291,651	5,252,609	2,139,872	3,081,114	2,079,147
TOTAL	37,871	347,902	14,399,039	12,844,658	12,892,620	679,278	1,192,046	13,996,522	10,631,153	16,464,267	10,405,404
O.D.	5	819	26,770	14,337	28,215	25	2,675	45,643	24,300	55,236	76,289

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	30,728,595	52,954,786	10,481,693	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,534,735	-12,005,769	48,060	
TOTAL LOSSES	21,193,860	40,949,017	10,529,753	
EXPECTED LOSSES	24,540,028	45,730,759	11,593,714	
CREDIBILITY	.57	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.329	.636	.163	1.128
INDICATED (POST-TEST)	.387	.747	.192	1.326
PRES. ON RATE LEVEL	.376	.701	.178	1.255
DERIVED BY FORMULA	.382	.747	.192	1.321
UNDERLYING PRES. RATE	.381	.710	.180	1.271
PROPOSED	.382	.747	.192	1.321

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.293
IND. RATES				1.29	MINIMUM PREMIUM	
MAN. RATES	1.44	1.39	1.27	+ 1.29	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	529,481	8,943,755	1.689			7	72	145	224
2009	548,490	12,801,856	2.334			22	74	129	225
2010	574,581	9,555,652	1.663		1	6	64	138	209
2011	570,423	9,655,142	1.692			10	58	145	213
2012	626,472	6,818,158	1.088			2	20	159	181
TOTAL	2,849,447	47,774,563	1.677		1	47	288	716	1052
O.D.		29,678	.001					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,110,273	1,905,642	1,085,606			671,898	1,412,976	1,535,025	1,222,335
2009			3,863,771	1,737,462	1,125,646			2,064,568	1,741,764	1,084,570	1,184,075
2010		35,000	1,018,250	2,286,210	1,459,924		6,780	647,371	1,429,419	1,563,104	1,109,594
2011			1,865,717	2,060,115	1,178,892			789,521	1,342,365	1,402,732	1,015,800
2012			264,196	1,139,530	1,693,765			42,271	672,297	1,778,249	1,227,850
TOTAL		35,000	8,122,207	9,128,959	6,543,833		6,780	4,215,629	6,598,821	7,363,680	5,759,654
O.D.					4,533					14,831	10,314

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,357,864	2,141,942	1,366,781			1,704,606	1,757,742	1,941,801	1,126,993
2009	531	46,141	4,496,220	1,983,643	1,327,524	548	77,845	4,367,429	2,082,440	1,293,692	1,146,185
2010	652	105,370	1,822,549	2,427,011	1,605,586	803	53,307	2,025,197	1,611,267	1,757,408	1,066,320
2011	686	87,037	3,499,229	1,989,108	1,295,656	444	97,555	2,633,949	1,234,320	1,477,161	953,836
2012	1,422	92,786	3,098,142	1,576,945	1,407,709	1,249	106,178	1,870,636	834,180	1,244,945	1,172,597
TOTAL	3,291	331,334	14,274,004	10,118,649	7,003,256	3,044	334,885	12,601,817	7,519,949	7,715,007	5,465,931
O.D.					5,707					18,762	9,753

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	27,548,375	32,381,330	5,475,684	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,253,934	-7,801,616	26,223	
TOTAL LOSSES	19,294,441	24,579,714	5,501,907	
EXPECTED LOSSES	21,256,874	29,748,228	6,297,278	
CREDIBILITY	.33	.91	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.677	.863	.193	1.733
INDICATED (POST-TEST)	.795	1.014	.227	2.036
PRES. ON RATE LEVEL	.737	1.031	.218	1.986
DERIVED BY FORMULA	.756	1.016	.227	1.999
UNDERLYING PRES. RATE	.746	1.044	.221	2.011
PROPOSED	.756	1.016	.227	1.999

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.957
IND. RATES				1.96	MINIMUM PREMIUM	
MAN. RATES	2.29	2.14	2.01	+ 1.96	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	161,824	1,947,722	1.203			3	5	47	55
2009	167,458	1,946,841	1.162			2	4	40	46
2010	173,279	2,221,276	1.281			1	7	55	63
2011	182,358	1,481,141	.812			1	4	40	45
2012	198,690	1,469,167	.739			1	4	39	44
TOTAL	883,609	9,066,147	1.026			8	24	221	253
O.D.		920							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			418,616	177,177	338,166			164,816	152,841	381,136	314,970
2009			592,898	163,697	303,212			146,477	149,565	381,869	209,123
2010			154,663	242,195	567,696			136,088	246,771	565,404	308,459
2011			119,162	165,599	247,726			100,318	116,206	460,072	272,058
2012			195,640	78,076	399,897			45,000	91,440	487,404	171,710
TOTAL			1,480,979	826,744	1,856,697			592,699	756,823	2,275,885	1,276,320
O.D.											920

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			511,967	199,147	425,752			418,138	190,133	482,140	290,402
2009	84	7,415	714,142	192,044	352,377	48	8,300	378,559	184,073	445,545	202,431
2010	122	5,792	283,064	277,470	606,560	121	8,533	425,150	292,706	624,075	296,429
2011	67	7,008	283,193	174,616	247,936	51	13,002	343,526	137,503	456,268	255,462
2012	162	18,936	630,612	243,193	321,991	256	25,784	464,679	179,784	334,839	163,983
TOTAL	435	39,151	2,422,978	1,086,470	1,954,616	476	55,619	2,030,052	984,199	2,342,867	1,208,707
O.D.											864

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,548,711	6,368,152	1,209,571	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,593,953	-1,380,985	5,123	
TOTAL LOSSES	2,954,758	4,987,167	1,214,694	
EXPECTED LOSSES	4,117,617	5,283,982	1,210,543	
CREDIBILITY	.15	.42	.64	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.334	.564	.137	1.035
INDICATED (POST-TEST)	.392	.663	.161	1.216
PRES. ON RATE LEVEL	.460	.591	.135	1.186
DERIVED BY FORMULA	.450	.621	.152	1.223
UNDERLYING PRES. RATE	.466	.598	.137	1.201
PROPOSED	.447	.618	.151	1.216

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.190
IND. RATES				1.19	MINIMUM PREMIUM	
MAN. RATES	1.28	1.26	1.20	+ 1.19	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	389									
2009	382									
2010	363	8,265	22.768							
2011	354	1,200	3.389							
2012	325	7,474	22.996							
TOTAL	1,813	16,939	9.343							
O.D.		438	.241							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											8,265
2011											1,200
2012											7,474
TOTAL											16,939
O.D.											438

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											7,943
2011											1,127
2012											7,138
TOTAL											16,208
O.D.											418

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			16,626	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,062	-5,396	59	
TOTAL LOSSES			16,685	
EXPECTED LOSSES	2,673	20,114	16,322	
CREDIBILITY	.00	.01	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	9.203	9.203
INDICATED (POST-TEST)	.000	.000	10.814	10.814
PRES. ON RATE LEVEL	1.457	10.955	8.889	21.301
DERIVED BY FORMULA	1.457	10.845	8.985	21.287
UNDERLYING PRES. RATE	1.475	11.094	9.002	21.571
PROPOSED	1.457	10.845	8.985	21.287

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	20.844
IND. RATES				20.84	MINIMUM PREMIUM	
MAN. RATES	26.31	23.88	21.56	+ 20.84	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	4												
2009	2												
2010	1												
2011	3												
2012	1												
TOTAL	11												

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		1	11	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.026	.135	.936	1.097
DERIVED BY FORMULA	.026	.135	.936	1.097
UNDERLYING PRES. RATE	.026	.137	.948	1.111
PROPOSED	.026	.135	.936	1.097

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.074
IND. RATES				1.07	MINIMUM PREMIUM	
MAN. RATES	1.31	1.21	1.11	+ 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	
2008	240,883	505,347	.209				4	6	10	
2009	238,403	104,490	.043				1	6	7	
2010	240,747	1,619,544	.672				1	2	5	
2011	226,086	662,555	.293			2		2	4	
2012	203,568	141,450	.069					6	6	
TOTAL	1,149,687	3,033,386	.264			4	6	22	32	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				277,284	51,733				52,479	59,542	64,309
2009				10,286	11,971				24,434	12,761	45,038
2010			643,176	98,051	10,946			733,066	49,066	4,305	80,934
2011			368,794		11,254			111,365		131,376	39,766
2012					12,836					34,968	93,646
TOTAL			1,011,970	385,621	98,740			844,431	125,979	242,952	323,693

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				311,667	65,133				65,283	75,320	59,293
2009		10	1,010	11,672	13,760		83	3,140	28,797	15,097	43,597
2010	77	10,942	591,202	111,468	22,888	203	17,771	1,269,469	75,619	20,508	77,778
2011	47	9,678	400,256	18,594	24,535	33	8,706	233,753	18,824	131,888	37,340
2012	2	345	11,140	5,371	9,678	6	1,128	19,513	8,845	23,173	89,432
TOTAL	126	20,975	1,003,608	458,772	135,994	242	27,688	1,525,875	197,368	265,986	307,440

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,578,514	1,058,120	307,440	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-675,241	-271,686	1,015	
TOTAL LOSSES	1,903,273	786,434	308,455	
EXPECTED LOSSES	1,701,537	1,011,725	275,925	
CREDIBILITY	.18	.50	.76	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.166	.068	.027	.261
INDICATED (POST-TEST)	.195	.080	.032	.307
PRES. ON RATE LEVEL	.146	.087	.024	.257
DERIVED BY FORMULA	.155	.084	.030	.269
UNDERLYING PRES. RATE	.148	.088	.024	.260
PROPOSED	.155	.084	.030	.269

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE
IND. RATES				.26	MINIMUM PREMIUM
MAN. RATES	.34	.29	.26	+ .26	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	17,448	113,445	.650					1	3	4
2009	17,482	550,763	3.150			1		1	4	6
2010	18,137	44,515	.245					1	1	2
2011	16,930	84,437	.498						2	2
2012	17,900	268,938	1.502			1		1	2	4
TOTAL	87,897	1,062,098	1.208			2		4	12	18
O.D.		1,875	.002							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				11,432	16,562				58,533	13,773	13,145
2009			149,127	37,834	124,575			48,337	18,837	122,127	49,926
2010				7,500	3,432				11,332	2,880	19,371
2011					17,106					50,980	16,351
2012			132,832	15,261	5,467			51,162	6,295	32,057	25,864
TOTAL			281,959	72,027	167,142			99,499	94,997	221,817	124,657
O.D.											1,875

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				12,850	20,851				72,815	17,423	12,120
2009	21	1,895	180,857	45,403	143,853	16	2,702	121,293	24,996	142,133	48,328
2010	1	62	2,011	7,823	3,772	2	127	3,897	12,121	3,501	18,616
2011	1	94	3,930	1,809	16,209		350	8,197	4,277	49,218	15,354
2012	31	4,343	151,797	25,896	14,240	53	5,759	120,850	17,133	25,470	24,700
TOTAL	54	6,394	338,595	93,781	198,925	71	8,938	254,237	131,342	237,745	119,118
O.D.											1,783

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	608,289	661,793	120,901	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-186,179	-101,268	300	
TOTAL LOSSES	422,110	560,525	121,201	
EXPECTED LOSSES	474,644	382,353	75,592	
CREDIBILITY	.03	.09	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.480	.638	.138	1.256
INDICATED (POST-TEST)	.564	.750	.162	1.476
PRES. ON RATE LEVEL	.533	.430	.085	1.048
DERIVED BY FORMULA	.534	.459	.096	1.089
UNDERLYING PRES. RATE	.540	.435	.086	1.061
PROPOSED	.534	.459	.096	1.089

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.066
IND. RATES				1.07	MINIMUM PREMIUM	
MAN. RATES	1.20	1.13	1.06	+ 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		
2008	357,348	74,912	.020						1	1	2
2009	293,805	774,553	.263					1	1	1	3
2010	283,950	131,973	.046							4	4
2011	279,962	62,165	.022							1	1
2012	289,488	38,716	.013						1	1	2
TOTAL	1,504,553	1,082,319	.072					1	3	8	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				1,787	741				18,095	123	54,166
2009			329,100	13,792	1,183			331,500	42,603	9,101	47,274
2010					18,683					95,191	18,099
2011					15,272					22,705	24,188
2012				7,500	1				7,500	10,868	12,847
TOTAL			329,100	23,079	35,880			331,500	68,198	137,988	156,574

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				2,009	933				22,510	156	49,941
2009	36	3,134	303,182	17,289	3,403	83	10,743	629,763	53,961	13,336	45,761
2010	3	25	1,673	876	19,703		309	6,859	4,359	103,086	17,393
2011	1	83	3,510	1,616	14,472		155	3,654	1,904	21,921	22,713
2012	7	262	9,031	5,556	747	8	847	14,984	6,988	7,912	12,269
TOTAL	47	3,504	317,396	27,346	39,258	91	12,054	655,260	89,722	146,411	148,077

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	988,352	302,737	148,077			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-516,517	-76,348	857			
TOTAL LOSSES	471,835	226,389	148,934			
EXPECTED LOSSES	1,293,915	285,866	225,683			
CREDIBILITY	.22	.60	.91			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.031	.015	.010	.056		
INDICATED (POST-TEST)	.036	.018	.012	.066		
PRES. ON RATE LEVEL	.085	.019	.015	.119		
DERIVED BY FORMULA	.074	.018	.012	.104		
UNDERLYING PRES. RATE	.086	.019	.015	.120		
PROPOSED	.074	.018	.012	.104		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	.101
IND. RATES				.10	MINIMUM PREMIUM	
MAN. RATES	.22	.16	.12	+ .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
2008	122,760	3,479,150	2.834			122,760	2		4	13	50	69
2009	126,713	2,907,015	2.294			126,713			4	14	47	65
2010	113,014	4,306,158	3.810			113,014	1		5	10	48	64
2011	109,294	3,044,260	2.785			109,294			4	7	66	77
2012	110,896	3,260,201	2.939			110,896		1	1	13	59	74
TOTAL	582,677	16,996,784	2.917			582,677	3	1	18	57	270	349
O.D.		580										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	324,316		768,990	658,963	288,831			223,069	553,029	398,804	263,148
2009			779,620	460,679	520,106			144,206	277,760	489,721	234,923
2010	680,000		735,991	788,000	363,175	15,000		554,391	579,091	385,103	205,407
2011			826,478	367,837	351,513			450,593	190,528	655,084	202,227
2012		48,240	285,048	642,442	722,221		13,342	83,367	439,830	805,063	220,648
TOTAL	1,004,316	48,240	3,396,127	2,917,921	2,245,846	15,000	13,342	1,455,626	2,040,238	2,733,775	1,126,353
O.D.											580

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	343,775		940,474	740,674	363,639			565,926	687,969	504,485	242,622
2009	110	9,879	958,222	528,231	603,896	47	8,900	390,545	335,878	572,115	227,405
2010	793,952	21,482	1,052,359	838,188	412,953	29,609	24,138	1,443,460	653,393	450,505	197,396
2011	186	28,314	1,154,402	391,835	382,305	142	36,822	987,707	233,275	662,736	189,891
2012	819	128,496	1,688,513	805,541	627,400	1,695	101,659	1,131,078	461,414	581,008	210,719
TOTAL	1,138,842	188,171	5,793,970	3,304,469	2,390,193	31,493	171,519	4,518,716	2,371,929	2,770,849	1,068,033
O.D.											557

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,842,711	10,837,440	1,068,590	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,540,112	-2,062,624	4,291	
TOTAL LOSSES	7,302,599	8,774,816	1,072,881	
EXPECTED LOSSES	11,484,564	7,732,124	1,130,392	
CREDIBILITY	.12	.32	.48	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.253	1.506	.184	2.943
INDICATED (POST-TEST)	1.472	1.770	.216	3.458
PRES. ON RATE LEVEL	1.946	1.310	.192	3.448
DERIVED BY FORMULA	1.889	1.457	.204	3.550
UNDERLYING PRES. RATE	1.971	1.327	.194	3.492
PROPOSED	1.840	1.419	.199	3.458

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.386
IND. RATES				3.39	MINIMUM PREMIUM	
MAN. RATES	4.20	3.81	3.49	+ 3.39	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	10,723	2,259,478	210.713		1	1	13	26	41
2009	11,319	1,076,412	95.097			2	1	33	36
2010	11,704	1,173,605	100.273	1		1		21	23
2011	10,946	645,608	58.981			1	1	17	19
2012	4,891	738,839	151.060			1		10	11
TOTAL	49,583	5,893,942	118.870	1	1	6	15	107	130

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		146,244	154,440	747,934	119,395		50,000	33,500	342,671	406,843	258,451
2009			406,931	96,777	290,128			39,436	13,127	188,383	41,630
2010	309,552		116,083		405,640	69,273		6,631		231,079	35,347
2011			126,464	5,455	172,953			136,723	18,000	150,100	35,913
2012			163,067		338,974			22,663		197,560	16,575
TOTAL	309,552	146,244	966,985	850,166	1,327,090	69,273	50,000	238,953	373,798	1,173,965	387,916

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		289,271	188,880	840,677	150,318		137,550	84,990	426,282	514,655	238,292
2009	58	5,137	491,617	115,842	335,541	13	2,713	100,827	19,395	218,735	40,298
2010	394,890	2,981	169,305	21,533	429,979	147,526	937	31,471	10,864	250,405	33,968
2011	34	4,304	179,311	28,977	168,936	42	11,038	297,259	36,402	152,275	33,722
2012	89	13,685	452,175	156,867	266,193	83	8,347	152,513	52,414	132,537	15,829
TOTAL	395,071	315,378	1,481,288	1,163,896	1,350,967	147,664	160,585	667,060	545,357	1,268,607	362,109

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,167,046	4,328,827	362,109			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,720,598	-1,274,745	832			
TOTAL LOSSES	1,446,448	3,054,082	362,941			
EXPECTED LOSSES	4,231,116	4,571,355	286,192			
CREDIBILITY	.14	.44	.32			
PURE PREMIUMS						
INDICATED (PRE-TEST)	29.172	61.595	7.320	98.087		
INDICATED (POST-TEST)	34.277	72.374	8.601	115.252		
PRES. ON RATE LEVEL	84.267	91.044	5.700	181.011		
DERIVED BY FORMULA	77.268	82.829	6.628	166.725		
UNDERLYING PRES. RATE	85.334	92.196	5.772	183.302		
PROPOSED	77.268	82.829	6.628	166.725		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	163.257
IND. RATES				163.26	MINIMUM PREMIUM	
MAN. RATES	212.33	203.20	183.21	+163.26	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	289	78	.269							
2009	277	9,360	33.790							
2010	297	11,828	39.824					2		2
2011	289	280	.968							
2012	263	27,251	103.615						1	1
TOTAL	1,415	48,797	34.486						3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											78
2009											9,360
2010					3,035					7,344	1,449
2011											280
2012					958					17,564	8,729
TOTAL					3,993					24,908	19,896

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											72
2009											9,060
2010		5	272	143	3,200		22	529	339	7,954	1,392
2011											263
2012		28	830	401	723	3	573	9,800	4,445	11,642	8,336
TOTAL		33	1,102	544	3,923	3	595	10,329	4,784	19,596	19,123

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,062	28,847	19,123	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-23,085	-9,030	16	
TOTAL LOSSES		19,817	19,139	
EXPECTED LOSSES	58,445	33,798	4,182	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	14.005	13.526	27.531
INDICATED (POST-TEST)	.000	16.456	15.893	32.349
PRES. ON RATE LEVEL	40.787	23.586	2.919	67.292
DERIVED BY FORMULA	40.379	23.443	3.178	67.000
UNDERLYING PRES. RATE	41.303	23.885	2.956	68.144
PROPOSED	40.379	23.443	3.178	67.000

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	65.606
IND. RATES				65.61	MINIMUM PREMIUM	
MAN. RATES	81.06	74.54	68.11	+ 65.61	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
2008	46,943	476,622	1.015			46,943			1	3	10	14
2009	46,105	1,559,124	3.381			46,105			1	24	8	33
2010	51,829	2,404,122	4.638			51,829			5	24	17	46
2011	49,969	3,594,488	7.193			49,969			3	12	18	33
2012	44,006	618,442	1.405			44,006				1	25	26
TOTAL	238,852	8,652,798	3.623			238,852			10	64	78	152
O.D.		126,059	.052								1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			123,827	87,755	64,629			28,841	33,387	102,217	35,966
2009			134,113	686,634	91,970			43,673	296,982	135,152	170,600
2010			704,407	585,863	82,771			146,611	419,589	174,164	290,717
2011			1,901,389	416,355	97,910			387,124	480,934	91,985	218,791
2012				6,879	186,253				8,500	280,141	136,669
TOTAL			2,863,736	1,783,486	523,533			606,249	1,239,392	783,659	852,743
O.D.					94,522					26,882	4,655

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			151,440	98,636	81,368			73,170	41,534	129,305	33,161
2009	19	1,823	203,367	768,112	110,991	13	2,717	142,629	350,326	160,768	165,141
2010	178	18,961	947,744	617,846	112,539	171	9,424	476,754	458,089	206,500	279,379
2011	258	45,836	1,875,424	439,704	170,729	167	33,721	919,925	409,331	133,841	205,445
2012	36	5,257	169,934	82,983	141,138	80	9,745	166,425	75,691	186,464	130,519
TOTAL	491	71,877	3,347,909	2,007,281	616,765	431	55,607	1,778,903	1,334,971	816,878	813,645
O.D.	11	136	8,454	4,432	99,684		87	1,937	1,231	29,111	4,465

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,265,843	4,910,353	818,110	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,142,243	-1,078,610	2,779	
TOTAL LOSSES	3,123,600	3,831,743	820,889	
EXPECTED LOSSES	5,436,272	4,036,599	730,887	
CREDIBILITY	.06	.17	.27	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.308	1.604	.344	3.256
INDICATED (POST-TEST)	1.537	1.885	.404	3.826
PRES. ON RATE LEVEL	2.248	1.669	.302	4.219
DERIVED BY FORMULA	2.205	1.706	.330	4.241
UNDERLYING PRES. RATE	2.276	1.690	.306	4.272
PROPOSED	2.194	1.697	.328	4.219

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	4.131
IND. RATES				4.13	MINIMUM PREMIUM	
MAN. RATES	5.24	4.82	4.27	+ 4.13	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	339,913	13,073,508	3.846			339,913			24	73	194	291
2009	363,121	23,990,471	6.606			363,121	1		41	97	289	428
2010	372,158	18,599,800	4.997			372,158	1		36	67	304	408
2011	380,710	24,765,869	6.505			380,710	1		34	109	287	431
2012	377,787	14,056,231	3.720			377,787			9	40	365	414
TOTAL	1,833,689	94,485,879	5.153			1,833,689	3		144	386	1439	1972
O.D.		143,158	.007							6	2	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			4,095,758	2,946,107	1,161,934			1,326,428	1,456,752	1,229,691	856,838
2009	928,026		7,921,786	3,347,735	2,212,454	46,805		4,224,473	2,193,562	1,908,356	1,207,274
2010	164,676		6,210,268	2,756,478	2,505,550	8,000		2,193,395	1,524,523	2,025,714	1,211,196
2011	817,473		8,392,393	4,112,296	2,307,768			2,915,028	2,769,062	2,190,868	1,260,981
2012			2,044,193	1,658,185	3,476,083			1,195,725	974,630	3,950,013	757,402
TOTAL	1,910,175		28,664,398	14,820,801	11,663,789	54,805		11,855,049	8,918,529	11,304,642	5,293,691
O.D.				45,427	7,260				35,315	8,306	46,850

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			5,009,109	3,311,424	1,462,879			3,365,149	1,812,196	1,555,550	790,005
2009	738,841	91,710	8,934,050	3,824,494	2,609,424	86,127	136,045	7,554,465	2,645,571	2,264,969	1,168,641
2010	211,495	151,787	7,966,944	3,069,062	2,815,749	18,247	89,640	5,542,455	1,797,773	2,300,693	1,163,959
2011	952,724	273,627	11,119,570	4,135,779	2,576,261	1,209	272,343	7,385,061	2,561,916	2,404,457	1,184,061
2012	2,409	203,185	6,816,258	2,854,360	2,906,728	2,643	256,225	4,758,843	1,629,874	2,762,845	723,319
TOTAL	1,905,469	720,309	39,845,931	17,195,119	12,371,041	108,226	754,253	28,605,973	10,447,330	11,288,514	5,029,985
O.D.	2	216	10,276	48,835	8,023		320	10,488	39,303	8,618	44,732

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	71,961,463	51,406,783	5,074,717			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-18,211,778	-10,308,424	21,676			
TOTAL LOSSES	53,749,685	41,098,359	5,096,393			
EXPECTED LOSSES	46,740,732	39,057,575	5,372,709			
CREDIBILITY	.25	.68	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.931	2.241	.278	5.450		
INDICATED (POST-TEST)	3.444	2.633	.327	6.404		
PRES. ON RATE LEVEL	2.517	2.104	.289	4.910		
DERIVED BY FORMULA	2.749	2.464	.327	5.540		
UNDERLYING PRES. RATE	2.549	2.130	.293	4.972		
PROPOSED	2.749	2.464	.327	5.540		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	5.424
IND. RATES				5.42	MINIMUM PREMIUM	
MAN. RATES	5.00	5.13	4.97	+ 5.42	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	515	191,213	371.287				3	2		5
2009	493	338,530	686.673			1	1			2
2010	480	687,032	1431.316			1				8
2011	468	45,429	97.070						1	1
2012	470	211,119	449.189				1			7
TOTAL	2,426	1,473,323	607.305				2	5	16	23

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				108,427	2,885				27,362	17,044	35,495
2009			188,000	10,297				118,000	11,749		10,484
2010			374,468		30,956			165,000		62,278	54,330
2011					2,931					12,974	29,524
2012				97,440	16,533				40,000	26,811	30,335
TOTAL			562,468	216,164	53,305			283,000	79,111	119,107	160,168

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				121,872	3,632				34,038	21,560	32,726
2009	27	2,283	220,929	12,860	1,496	39	4,850	284,991	15,547	1,170	10,149
2010	50	7,628	424,725	9,446	39,587	54	5,188	366,960	9,649	71,547	52,211
2011		16	674	310	2,777		88	2,086	1,089	12,526	27,723
2012	93	3,833	131,676	79,093	22,146	41	3,522	62,534	29,377	21,544	28,970
TOTAL	170	13,760	778,004	223,581	69,638	134	13,648	716,571	89,700	128,347	151,779

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,522,287	511,266	151,779	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-121,403	-76,471	321	
TOTAL LOSSES	1,400,884	434,795	152,100	
EXPECTED LOSSES	307,166	287,129	83,626	
CREDIBILITY	.02	.07	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	577.446	179.223	62.696	819.365
INDICATED (POST-TEST)	678.499	210.587	73.668	962.754
PRES. ON RATE LEVEL	125.031	116.876	34.040	275.947
DERIVED BY FORMULA	136.100	123.436	39.588	299.124
UNDERLYING PRES. RATE	126.614	118.355	34.471	279.440
PROPOSED	136.100	123.436	39.588	299.124

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	TOTAL
IND. RATES				292.90	MINIMUM PREMIUM	
MAN. RATES	287.75	284.34	279.30	+292.90	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	9,030	3,233,365	358,069		1	4	15	33	53
2009	13,777	4,391,264	318,738			6	5	62	73
2010	14,107	3,206,108	227,270			1	6	71	78
2011	14,197	3,228,292	227,392			1	5	55	61
2012	5,112	758,110	148,300					23	23
TOTAL	56,223	14,817,139	263,542		1	12	31	244	288

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		448,982	609,966	729,794	287,001		126,067	197,662	450,715	194,146	189,032
2009			951,973	149,214	1,774,225			390,563	173,084	860,567	91,638
2010			116,179	338,268	1,502,670			9,725	356,145	788,841	94,280
2011			162,292	414,977	1,336,137			70,000	100,071	1,015,735	129,080
2012					372,030					341,205	44,875
TOTAL		448,982	1,840,410	1,632,253	5,272,063		126,067	667,950	1,080,015	3,200,494	548,905

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		636,437	745,989	820,288	361,333		248,537	501,469	560,689	245,592	174,288
2009	137	12,693	1,177,997	203,641	2,037,193	129	21,105	979,436	224,071	1,002,482	88,706
2010	251	7,078	344,432	418,625	1,593,839	124	6,497	194,586	413,375	866,529	90,603
2011	255	17,917	726,968	506,833	1,294,047	43	14,268	364,175	169,240	990,299	121,206
2012	74	10,090	322,900	155,588	280,574	102	11,174	190,385	86,342	226,134	42,856
TOTAL	717	684,215	3,318,286	2,104,975	5,566,986	398	301,581	2,230,051	1,453,717	3,331,036	517,659

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,535,248	12,456,714	517,659			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,158,647	-2,922,688	1,875			
TOTAL LOSSES	2,376,601	9,534,026	519,534			
EXPECTED LOSSES	10,430,435	10,504,930	636,951			
CREDIBILITY	.25	.76	.55			
PURE PREMIUMS						
INDICATED (PRE-TEST)	42.271	169.575	9.241	221.087		
INDICATED (POST-TEST)	49.668	199.251	10.858	259.777		
PRES. ON RATE LEVEL	183.200	184.509	11.187	378.896		
DERIVED BY FORMULA	149.817	195.713	11.006	356.536		
UNDERLYING PRES. RATE	185.519	186.844	11.329	383.692		
PROPOSED	149.817	195.713	11.006	356.536		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	349.120
IND. RATES				349.12	MINIMUM PREMIUM	
MAN. RATES	464.75	427.07	383.50	+349.12	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	494,802	5,415,411	1.094			3	34	123	160
2009	439,330	3,967,488	.903			3	33	76	112
2010	428,563	5,440,163	1.269			5	32	112	149
2011	427,890	4,790,412	1.119			4	33	86	123
2012	402,775	3,476,124	.863			1	2	120	123
TOTAL	2,193,360	23,089,598	1.053			16	134	517	667
O.D.		889,887	.040				12	13	25

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			579,903	1,217,370	909,014			335,537	716,576	980,497	676,514
2009			521,994	999,131	372,124			104,454	862,322	491,817	615,646
2010			942,816	820,582	856,667			629,085	707,664	892,409	590,940
2011			575,121	1,145,809	582,801			156,937	971,766	732,443	625,535
2012			185,003	9,366	1,092,095			123,500	4,610	1,544,564	516,986
TOTAL			2,804,837	4,192,258	3,812,701			1,349,513	3,262,938	4,641,730	3,025,621
O.D.				345,772	48,943				251,743	81,468	161,961

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			709,221	1,368,327	1,144,453			851,257	891,422	1,240,325	623,746
2009	74	6,774	686,004	1,124,158	436,478	32	7,565	362,815	1,018,669	581,734	595,945
2010	321	24,995	1,248,213	897,345	936,403	385	26,109	1,453,767	811,374	1,003,435	567,893
2011	307	35,923	1,430,710	1,076,755	634,175	212	39,598	1,069,645	840,774	777,292	587,377
2012	223	34,983	1,138,390	480,794	836,525	544	61,238	1,097,790	406,614	1,032,839	493,722
TOTAL	925	102,675	5,212,538	4,947,379	3,988,034	1,173	134,510	4,835,274	3,968,853	4,635,625	2,868,683
O.D.	37	3,588	135,641	346,954	60,699	49	4,354	119,799	258,292	87,556	154,400

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,550,563	18,293,392	3,023,083			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,359,432	-4,412,556	12,364			
TOTAL LOSSES	6,191,131	13,880,836	3,035,447			
EXPECTED LOSSES	10,944,866	16,472,133	3,311,973			
CREDIBILITY	.28	.77	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.282	.633	.138	1.053		
INDICATED (POST-TEST)	.331	.744	.162	1.237		
PRES. ON RATE LEVEL	.493	.742	.148	1.383		
DERIVED BY FORMULA	.448	.744	.162	1.354		
UNDERLYING PRES. RATE	.499	.751	.151	1.401		
PROPOSED	.448	.744	.162	1.354		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.325
IND. RATES				1.33	MINIMUM PREMIUM	
MAN. RATES	1.66	1.53	1.40	+ 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
2008	41,523	673,916	1.622			41,523				5	23	28
2009	42,829	1,220,169	2.848			42,829			1	7	22	30
2010	41,525	369,259	.889			41,525				2	13	15
2011	42,104	784,389	1.862			42,104			1	6	16	23
2012	44,824	401,369	.895			44,824				1	17	18
TOTAL	212,805	3,449,102	1.621			212,805			2	21	91	114
O.D.		1,320									1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				135,037	64,791				209,329	155,723	109,036
2009			135,693	291,915	268,452			98,206	248,458	128,699	48,746
2010				25,729	80,072				43,118	144,320	76,020
2011			135,276	214,781	70,307			54,915	45,866	129,782	133,462
2012				51,304	96,153				20,000	161,968	71,944
TOTAL			270,969	718,766	579,775			153,121	566,771	720,492	439,208
O.D.					8					500	812

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				151,782	81,571				260,405	196,991	100,531
2009	20	1,875	185,512	331,049	310,058	32	4,895	267,937	294,314	153,135	47,186
2010	12	298	13,019	30,041	84,967	13	908	24,444	52,231	157,743	73,055
2011	56	7,259	288,862	199,015	83,017	21	5,850	156,502	51,000	130,754	125,321
2012	61	4,388	145,223	78,219	77,615	63	6,617	114,167	52,279	109,231	68,707
TOTAL	149	13,820	632,616	790,106	637,228	129	18,270	563,050	710,229	747,854	414,800
O.D.					9		5	12	10	580	786

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,228,051	2,886,016	415,586	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-857,812	-535,165	1,508	
TOTAL LOSSES	370,239	2,350,851	417,094	
EXPECTED LOSSES	2,196,147	2,030,160	372,409	
CREDIBILITY	.06	.16	.25	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.174	1.105	.196	1.475
INDICATED (POST-TEST)	.204	1.298	.230	1.732
PRES. ON RATE LEVEL	1.019	.942	.173	2.134
DERIVED BY FORMULA	.970	.999	.187	2.156
UNDERLYING PRES. RATE	1.032	.954	.175	2.161
PROPOSED	.960	.989	.185	2.134

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	TOTAL
IND. RATES				2.09	MINIMUM PREMIUM	
MAN. RATES	2.57	2.36	2.16	+ 2.09	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
2008	1,066,374	15,873,039	1.488			1,066,374		2	16	77	235	330
2009	1,027,520	14,463,066	1.407			1,027,520			19	70	209	298
2010	1,053,452	15,618,054	1.482			1,053,452			16	60	247	323
2011	1,092,730	11,725,895	1.073			1,092,730			10	69	204	283
2012	1,111,076	9,602,285	.864			1,111,076			3	44	191	238
TOTAL	5,351,152	67,282,339	1.257			5,351,152		2	64	320	1086	1472
O.D.		55,345	.001							1	2	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		309,682	2,476,884	2,811,976	2,947,747		525,189	952,814	2,045,532	2,286,057	1,517,158
2009			3,083,858	2,406,979	2,093,538			1,724,198	1,599,539	1,942,228	1,612,726
2010			2,946,374	2,517,078	2,836,996			1,523,342	1,676,879	2,887,165	1,230,220
2011			1,822,368	2,289,401	1,960,028			536,054	1,937,308	1,837,342	1,343,394
2012			614,534	1,103,022	1,855,366			535,379	1,451,117	2,729,311	1,313,556
TOTAL		309,682	10,944,018	11,128,456	11,693,675		525,189	5,271,787	8,710,375	11,682,103	7,017,054
O.D.				6,234	19,462				3,052	17,220	9,377

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		512,959	3,019,592	3,160,663	3,711,213		981,496	2,397,808	2,544,644	2,891,869	1,398,820
2009	428	38,055	3,716,388	2,741,310	2,433,542	508	77,317	4,053,795	1,929,834	2,284,218	1,561,119
2010	1,045	80,231	4,024,598	2,765,726	3,095,982	980	67,591	3,733,031	1,962,386	3,216,984	1,182,241
2011	799	93,648	3,767,350	2,267,413	2,046,322	481	97,206	2,619,199	1,723,419	1,923,825	1,261,447
2012	1,424	103,449	3,458,566	1,639,279	1,543,477	2,394	211,444	3,878,044	1,465,398	1,961,660	1,254,446
TOTAL	3,696	828,342	17,986,494	12,574,391	12,830,536	4,363	1,435,054	16,681,877	9,625,681	12,278,556	6,658,073
O.D.	2	96	3,469	7,355	20,944		142	2,416	4,029	18,625	8,841

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	36,945,951	47,360,117	6,666,914			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-11,774,629	-10,765,471	29,558			
TOTAL LOSSES	25,171,322	36,594,646	6,696,472			
EXPECTED LOSSES	30,073,474	40,775,778	7,331,077			
CREDIBILITY	.51	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.470	.684	.125	1.279		
INDICATED (POST-TEST)	.552	.804	.147	1.503		
PRES. ON RATE LEVEL	.555	.753	.135	1.443		
DERIVED BY FORMULA	.553	.804	.147	1.504		
UNDERLYING PRES. RATE	.562	.762	.137	1.461		
PROPOSED	.553	.803	.147	1.503		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.471
IND. RATES				1.47	MINIMUM PREMIUM	
MAN. RATES	1.74	1.70	1.46	+ 1.47	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
2008	1,862,094	26,728,198	1.435			1,862,094		1	21	137	584	743
2009	1,903,221	29,628,765	1.556			1,903,221	2		24	129	593	748
2010	1,935,605	29,521,062	1.525			1,935,605			31	135	585	751
2011	2,015,837	28,965,798	1.436			2,015,837			13	173	676	862
2012	2,096,694	25,109,884	1.197			2,096,694			2	83	734	819
TOTAL	9,813,451	139,953,707	1.426			9,813,451	2	1	91	657	3172	3923
O.D.		505,689	.005								17	17

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		41,871	3,009,839	4,348,075	3,084,308		101,327	959,977	6,392,177	4,654,581	4,136,043
2009	545,094		3,860,929	4,270,231	5,053,562			3,211,509	3,031,908	5,895,040	3,760,492
2010			5,401,542	4,382,386	4,628,067			3,124,841	3,224,612	5,468,350	3,291,264
2011			2,413,437	4,900,564	5,300,567			784,986	4,607,021	7,200,029	3,759,194
2012			370,891	2,311,278	6,528,786			109,737	2,346,237	9,215,132	4,227,823
TOTAL	545,094	41,871	15,056,638	20,212,534	24,595,290		101,327	8,191,050	19,601,955	32,433,132	19,174,816
O.D.					95,450					218,748	191,491

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		82,821	3,681,036	4,857,188	3,883,156		278,751	2,435,461	6,098,843	5,888,045	3,813,432
2009	763,463	48,951	4,763,734	4,874,529	5,836,979	800	136,203	6,382,222	3,689,810	6,889,034	3,640,156
2010	1,800	148,273	7,485,829	4,810,311	5,070,277	1,934	135,253	7,581,137	3,777,473	6,100,241	3,162,905
2011	1,627	167,581	6,714,001	4,900,251	5,371,338	1,030	216,117	5,748,971	4,301,596	7,285,709	3,529,883
2012	3,371	267,313	8,808,941	4,476,792	5,177,396	5,036	465,706	8,136,761	3,668,714	6,336,404	4,037,571
TOTAL	770,261	714,939	31,453,541	23,919,071	25,339,146	8,800	1,232,030	30,284,552	21,536,436	32,499,433	18,183,947
O.D.	11	1,629	53,126	25,703	85,093	54	5,210	87,486	40,233	177,242	183,612

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	64,611,639	103,622,357	18,367,559		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-22,315,796	-23,537,668	78,569		
TOTAL LOSSES	42,295,843	80,084,689	18,446,128		
EXPECTED LOSSES	57,310,554	89,498,673	19,136,229		
CREDIBILITY	.76	1.00	1.00		
PURE PREMIUMS					
INDICATED (PRE-TEST)	.431	.816	.188	1.435	
INDICATED (POST-TEST)	.506	.959	.221	1.686	
PRES. ON RATE LEVEL	.577	.901	.192	1.670	
DERIVED BY FORMULA	.523	.959	.221	1.703	
UNDERLYING PRES. RATE	.584	.912	.195	1.691	
PROPOSED	.518	.949	.219	1.686	
IND. RATES					
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE
IND. RATES				1.65	MINIMUM PREMIUM
MAN. RATES	1.86	1.71	1.69	+ 1.65	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
2008	85,334	1,274,472	1.493			85,334	1			6	37	44
2009	77,095	1,793,907	2.326			77,095			2	7	29	38
2010	90,061	1,224,135	1.359			90,061				8	25	33
2011	94,330	1,128,687	1.196			94,330		1		4	31	36
2012	99,246	698,336	.703			99,246				2	23	25
TOTAL	446,066	6,119,537	1.372			446,066	1		3	27	145	176
O.D.		110,449	.024								3	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	80,932			189,884	370,003	994			230,675	287,208	114,776
2009			340,644	425,040	450,495			26,381	124,559	314,543	112,245
2010				409,247	272,497				170,143	240,102	132,146
2011			126,682	211,524	263,221			32,577	74,656	261,126	158,901
2012				67,579	162,371				104,191	166,840	197,355
TOTAL	80,932		467,326	1,303,274	1,518,587	994		58,958	704,224	1,269,819	715,423
O.D.					39,649					33,959	36,841

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	85,788			213,429	465,834	3,481			286,959	363,316	105,823
2009	49	4,496	439,530	484,088	520,722	6	2,959	85,383	151,770	366,198	108,653
2010	91	3,446	117,403	430,966	295,745	54	2,530	72,727	191,017	265,768	126,992
2011	78	8,012	321,974	216,211	265,322	20	5,883	154,314	83,221	258,428	149,208
2012	89	6,746	222,306	117,968	129,172	148	12,341	216,991	101,067	120,402	188,474
TOTAL	86,095	22,700	1,101,213	1,462,662	1,676,795	3,709	23,713	529,415	814,034	1,374,112	679,150
O.D.	7	946	30,693	14,778	31,132	3	597	11,115	5,256	28,531	35,180

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,810,206	5,407,300	714,330	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,435,716	-1,351,462	2,934	
TOTAL LOSSES	374,490	4,055,838	717,264	
EXPECTED LOSSES	3,693,427	5,160,983	695,863	
CREDIBILITY	.10	.26	.40	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.084	.909	.161	1.154
INDICATED (POST-TEST)	.099	1.068	.189	1.356
PRES. ON RATE LEVEL	.818	1.143	.153	2.114
DERIVED BY FORMULA	.746	1.124	.167	2.037
UNDERLYING PRES. RATE	.828	1.157	.156	2.141
PROPOSED	.746	1.124	.167	2.037

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.994
IND. RATES				1.99	MINIMUM PREMIUM	
MAN. RATES	2.60	2.39	2.14	+ 1.99	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
2008	76,972	1,464,803	1.903			76,972			2	3	34	39
2009	73,031	1,048,452	1.435			73,031	1		1	5	35	42
2010	70,619	1,076,659	1.524			70,619			1	4	28	33
2011	71,757	827,767	1.153			71,757			1	6	19	26
2012	69,090	802,213	1.161			69,090	1		2	3	11	17
TOTAL	361,469	5,219,894	1.444			361,469	2		7	21	127	157

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			288,275	146,707	418,149			124,948	36,830	311,744	138,150
2009	1,070		125,553	131,385	109,228	188,173		63,748	85,021	208,308	135,966
2010			164,003	166,334	187,862			63,000	42,659	341,861	110,940
2011			184,923	243,599	53,912			67,214	87,016	85,187	105,916
2012	1,200		283,652	98,564	56,397			77,520	94,935	79,469	110,476
TOTAL	2,270		1,046,406	786,589	825,548	188,173		396,430	346,461	1,026,569	601,448

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			352,560	164,899	526,449			316,993	45,817	394,358	127,374
2009	1,517	1,609	158,696	149,274	126,780	602,708	3,857	168,069	104,180	242,949	131,615
2010	62	4,884	242,546	182,340	204,607	31	3,475	179,277	63,437	373,243	106,613
2011	64	8,894	355,654	224,468	70,856	33	7,406	200,431	80,651	90,937	99,455
2012	1,444	12,779	442,403	122,865	70,689	163	15,346	301,916	82,012	67,120	105,505
TOTAL	3,087	28,166	1,551,859	843,846	999,381	602,935	30,084	1,166,686	376,097	1,168,607	570,562

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,382,817	3,387,931	570,562			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,113,594	-983,724	2,230			
TOTAL LOSSES	2,269,223	2,404,207	572,792			
EXPECTED LOSSES	2,815,843	3,690,599	581,966			
CREDIBILITY	.08	.23	.35			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.628	.665	.158	1.451		
INDICATED (POST-TEST)	.738	.781	.186	1.705		
PRES. ON RATE LEVEL	.769	1.008	.159	1.936		
DERIVED BY FORMULA	.767	.956	.168	1.891		
UNDERLYING PRES. RATE	.779	1.021	.161	1.961		
PROPOSED	.767	.956	.168	1.891		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.851
IND. RATES				1.85	MINIMUM PREMIUM	
MAN. RATES	2.18	2.15	1.96	+ 1.85	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
2008	242,975	513,571	.211			242,975			1	2	12	15
2009	233,524	736,942	.315			233,524	1		1	9	12	23
2010	245,937	912,473	.371			245,937			3	3	7	13
2011	283,491	950,869	.335			283,491			1	2	14	17
2012	277,996	565,985	.203			277,996				2	8	10
TOTAL	1,283,923	3,679,840	.287			1,283,923	1		6	18	53	78
O.D.		29,551	.002								1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			115,833	17,504	112,664			48,956	45,652	115,780	57,182
2009	98,101		114,634	217,772	77,994	10,102		3,156	91,903	62,006	61,274
2010			430,874	167,973	21,758			102,819	66,775	77,916	44,358
2011			140,380	117,577	299,610			23,479	78,006	181,925	109,892
2012				128,396	188,465				64,917	130,125	54,082
TOTAL	98,101		801,721	649,222	700,491	10,102		178,410	347,253	567,752	326,788
O.D.					26,238					3,195	118

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			141,664	19,674	141,846			124,201	56,791	146,460	52,722
2009	137,322	1,484	150,437	244,975	91,583	32,356	537	19,726	108,618	73,041	59,313
2010	79	10,153	533,856	182,021	34,498	58	4,103	257,060	78,528	89,237	42,628
2011	76	7,130	289,624	139,711	295,380	20	4,781	126,446	78,588	181,764	103,189
2012	159	9,579	318,190	173,934	154,895	101	8,560	149,814	69,595	92,365	51,648
TOTAL	137,636	28,346	1,433,771	760,315	718,202	32,535	17,981	677,247	392,120	582,867	309,500
O.D.	2	142	6,027	2,777	24,861		21	515	268	3,086	109

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,334,223	2,484,496	309,609			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,177,575	-575,806	1,233			
TOTAL LOSSES	1,156,648	1,908,690	310,842			
EXPECTED LOSSES	3,030,059	2,195,508	295,303			
CREDIBILITY	.20	.54	.82			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.090	.149	.024	.263		
INDICATED (POST-TEST)	.106	.175	.028	.309		
PRES. ON RATE LEVEL	.233	.169	.023	.425		
DERIVED BY FORMULA	.208	.172	.027	.407		
UNDERLYING PRES. RATE	.236	.171	.023	.430		
PROPOSED	.208	.172	.027	.407		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	.398
IND. RATES				.40	MINIMUM PREMIUM	
MAN. RATES	.47	.43	.43	+ .40	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	53,308	3,075,239	5.768			7	5	35	47
2009	45,667	1,985,744	4.348			4	4	26	34
2010	43,827	1,988,868	4.537			3	4	25	32
2011	42,705	2,562,396	6.000			5	7	16	28
2012	41,847	1,490,388	3.561			2	6	12	20
TOTAL	227,354	11,102,635	4.883			21	26	114	161
O.D.		682						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,220,664	373,027	396,466			303,990	209,329	450,720	121,043
2009			861,696	106,435	130,974			346,767	264,728	147,625	127,519
2010			506,786	208,450	376,737			231,478	149,715	415,846	99,856
2011			1,013,486	432,737	99,678			526,250	281,986	129,806	78,453
2012			347,609	345,060	87,267			120,361	251,450	131,890	206,751
TOTAL			3,950,241	1,465,709	1,091,122			1,528,846	1,157,208	1,275,887	633,622
O.D.					480					202	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,492,872	419,282	499,146			771,223	260,405	570,161	111,602
2009	122	10,563	1,020,302	127,230	157,043	110	15,217	867,725	317,499	177,413	123,438
2010	138	12,524	661,802	241,670	411,112	125	9,994	595,867	187,156	461,240	95,962
2011	203	32,561	1,325,663	429,507	153,744	181	41,184	1,120,637	267,239	165,245	73,667
2012	385	23,972	827,953	324,298	122,603	379	31,031	597,256	188,255	119,659	197,447
TOTAL	848	79,620	5,328,592	1,541,987	1,343,648	795	97,426	3,952,708	1,220,554	1,493,718	602,116
O.D.			43	22	506			13	10	219	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,460,045	5,600,664	602,116	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,559,820	-1,081,998	1,773	
TOTAL LOSSES	6,900,225	4,518,666	603,889	
EXPECTED LOSSES	6,404,562	4,035,533	477,445	
CREDIBILITY	.06	.17	.26	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.035	1.988	.266	5.289
INDICATED (POST-TEST)	3.566	2.336	.313	6.215
PRES. ON RATE LEVEL	2.782	1.753	.207	4.742
DERIVED BY FORMULA	2.829	1.852	.235	4.916
UNDERLYING PRES. RATE	2.817	1.775	.210	4.802
PROPOSED	2.829	1.852	.235	4.916

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	4.813
IND. RATES				4.81	MINIMUM PREMIUM	
MAN. RATES	5.25	5.04	4.80	+ 4.81	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
2008	408,984	11,627,227	2.842			408,984			20	41	186	247
2009	377,039	14,530,690	3.853			377,039		2	24	21	185	232
2010	403,739	8,578,204	2.124			403,739			11	44	165	220
2011	391,687	10,513,021	2.684			391,687	2		13	45	183	243
2012	393,724	7,863,877	1.997			393,724			4	16	193	213
TOTAL	1,975,173	53,113,019	2.689			1,975,173	2	2	72	167	912	1155
O.D.		9,303								1		1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			3,486,683	2,294,333	1,146,043			1,537,450	1,042,831	1,271,321	848,566
2009		177,883	4,541,408	1,027,918	1,976,559		828,890	2,784,211	477,271	1,851,169	865,381
2010			1,701,378	1,727,829	1,183,622			937,306	917,837	1,421,743	688,489
2011	358,541		2,053,736	1,736,532	1,819,700	244,026		830,109	1,149,502	1,478,223	842,652
2012			757,407	889,503	2,151,822			262,987	749,565	2,220,483	832,110
TOTAL	358,541	177,883	12,540,612	7,676,115	8,277,746	244,026	828,890	6,352,063	4,337,006	8,242,939	4,077,198
O.D.				7,578						55	1,670

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			4,216,119	2,578,831	1,442,877			3,743,396	1,297,285	1,608,222	782,378
2009	680	166,419	5,060,603	1,211,151	2,299,371	10,673	1,578,321	5,545,199	628,870	2,170,046	837,689
2010	593	49,569	2,448,189	1,858,048	1,315,633	601	42,837	2,495,318	1,075,538	1,594,349	661,638
2011	428,611	90,383	3,658,077	1,786,761	1,892,902	226,237	96,190	2,594,159	1,091,025	1,539,355	791,250
2012	1,316	110,119	3,672,402	1,628,957	1,760,249	1,564	144,293	2,621,143	1,013,324	1,560,973	794,665
TOTAL	431,200	416,490	19,055,390	9,063,748	8,711,032	239,075	1,861,641	16,999,215	5,106,042	8,472,945	3,867,620
O.D.	1	57	1,723	7,743	154			18	58	2	1,583

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	39,004,810	31,361,724	3,869,203			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-10,604,940	-7,042,614	15,899			
TOTAL LOSSES	28,399,870	24,319,110	3,885,102			
EXPECTED LOSSES	26,921,609	26,526,573	4,049,104			
CREDIBILITY	.26	.71	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.438	1.231	.197	2.866		
INDICATED (POST-TEST)	1.690	1.446	.231	3.367		
PRES. ON RATE LEVEL	1.346	1.326	.203	2.875		
DERIVED BY FORMULA	1.435	1.411	.231	3.077		
UNDERLYING PRES. RATE	1.363	1.343	.205	2.911		
PROPOSED	1.435	1.411	.231	3.077		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.012
IND. RATES				3.01	MINIMUM PREMIUM	
MAN. RATES	3.17	2.92	2.91	+ 3.01	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	98,166	1,970,476	2.007			2	11	28	41
2009	91,749	3,057,358	3.332			6	13	19	38
2010	99,485	1,932,821	1.942			5	9	39	53
2011	100,628	1,971,134	1.958			1	17	29	47
2012	130,496	1,832,712	1.404				5	31	36
TOTAL	520,524	10,764,501	2.068			14	55	146	215
O.D.		204,120	.039				1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			223,499	418,980	492,706			38,774	278,426	273,982	244,109
2009			1,086,876	761,865	206,949			271,884	335,792	103,345	290,647
2010			701,277	293,724	190,969			248,174	126,640	207,426	164,611
2011			166,232	725,444	227,295			33,734	396,589	212,660	209,180
2012				340,765	540,395				186,215	494,529	270,808
TOTAL			2,177,884	2,540,778	1,658,314			592,566	1,323,662	1,291,942	1,179,355
O.D.				54,905	58,486				48,437	36,272	6,020

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			273,339	470,933	620,317			98,370	346,362	346,587	225,068
2009	155	13,483	1,327,917	860,941	250,219	89	11,917	694,899	398,614	126,393	281,346
2010	148	16,888	887,433	324,330	220,620	124	9,586	610,609	153,900	235,176	158,191
2011	162	16,823	659,900	657,408	259,807	78	13,465	364,794	333,772	232,571	196,420
2012	429	26,488	879,350	478,427	441,412	345	28,479	497,397	230,315	345,306	258,622
TOTAL	894	73,682	4,027,939	2,792,039	1,792,375	636	63,447	2,266,069	1,462,963	1,286,033	1,119,647
O.D.	20	2,354	80,562	70,548	48,014	19	2,189	49,756	46,199	29,773	5,692

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,567,567	7,527,944	1,125,339			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,067,475	-1,247,625	5,170			
TOTAL LOSSES	4,500,092	6,280,319	1,130,509			
EXPECTED LOSSES	5,366,602	4,830,463	1,155,564			
CREDIBILITY	.11	.29	.45			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.865	1.207	.217	2.289		
INDICATED (POST-TEST)	1.016	1.418	.255	2.689		
PRES. ON RATE LEVEL	1.018	.917	.219	2.154		
DERIVED BY FORMULA	1.018	1.062	.235	2.315		
UNDERLYING PRES. RATE	1.031	.928	.222	2.181		
PROPOSED	1.018	1.062	.235	2.315		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.266
IND. RATES				2.27	MINIMUM PREMIUM	
MAN. RATES	2.41	2.22	2.18	+ 2.27	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
2008	893,510	25,755,330	2.882			893,510			43	116	336	495
2009	854,327	28,450,945	3.330			854,327			44	107	305	456
2010	918,775	23,206,064	2.525			918,775			34	118	326	478
2011	992,394	23,545,824	2.372			992,394			29	111	337	477
2012	1,029,195	19,780,538	1.921			1,029,195	1		7	39	466	513
TOTAL	4,688,201	120,738,701	2.575			4,688,201	1		157	491	1770	2419
O.D.		1,064,001	.022							10	20	30

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			7,257,436	4,271,455	2,597,821			3,019,295	3,472,494	2,594,529	2,542,300
2009			8,230,255	3,983,617	2,366,804			5,516,183	2,697,978	3,726,758	1,929,350
2010			5,640,726	4,338,268	3,112,713			2,290,148	2,328,149	3,246,768	2,249,292
2011			4,595,456	4,587,434	2,956,872			2,735,393	2,860,298	3,613,088	2,197,283
2012	163,680		1,081,279	1,645,463	6,132,436			372,886	755,643	7,457,273	2,171,878
TOTAL	163,680		26,805,152	18,826,237	17,166,646			13,933,905	12,114,562	20,638,416	11,090,103
O.D.				190,636	306,354				258,195	222,148	86,668

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			8,843,722	4,801,117	3,270,655			7,581,132	4,319,791	3,282,077	2,344,001
2009	1,088	95,248	9,299,743	4,537,633	2,758,870	1,400	196,494	10,740,483	3,277,954	3,735,258	1,867,611
2010	1,679	152,854	7,728,157	4,701,509	3,477,673	1,470	104,898	6,108,370	2,708,058	3,652,586	2,161,570
2011	1,618	205,285	8,271,927	4,482,114	3,213,617	1,187	267,166	7,210,751	2,737,408	3,785,681	2,063,249
2012	180,747	253,116	8,351,442	3,883,697	4,858,331	3,293	325,368	5,755,507	2,353,610	5,039,961	2,074,143
TOTAL	185,132	706,503	42,494,991	22,406,070	17,579,146	7,350	893,926	37,396,243	15,396,821	19,495,563	10,510,574
O.D.	79	9,150	302,398	317,987	240,005	112	8,983	189,315	314,170	174,636	82,722

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	82,194,182	75,924,398	10,593,296			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-26,865,309	-15,619,596	48,251			
TOTAL LOSSES	55,328,873	60,304,802	10,641,547			
EXPECTED LOSSES	69,104,083	59,587,034	11,532,975			
CREDIBILITY	.46	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.180	1.286	.227	2.693		
INDICATED (POST-TEST)	1.387	1.511	.267	3.165		
PRES. ON RATE LEVEL	1.456	1.255	.243	2.954		
DERIVED BY FORMULA	1.424	1.511	.267	3.202		
UNDERLYING PRES. RATE	1.474	1.271	.246	2.991		
PROPOSED	1.408	1.493	.264	3.165		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.099
IND. RATES				3.10	MINIMUM PREMIUM	
MAN. RATES	3.35	3.38	2.99	+ 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
2008	327,343	7,347,139	2.244			327,343			9	33	73	115
2009	301,158	5,644,588	1.874			301,158			11	23	62	96
2010	310,534	4,640,801	1.494			310,534			9	28	72	109
2011	315,356	3,519,831	1.116			315,356			3	26	62	91
2012	316,742	2,512,521	.793			316,742				13	89	102
TOTAL	1,571,133	23,664,880	1.506			1,571,133			32	123	358	513
O.D.		4,740										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,968,047	1,186,592	571,577			613,230	1,005,309	1,186,857	815,527
2009			1,915,973	790,868	507,278			798,648	442,168	750,100	439,553
2010			1,318,430	786,792	403,229			486,498	748,116	407,688	490,048
2011			415,862	745,253	363,811			154,271	699,184	549,697	591,753
2012				254,542	602,643				389,781	814,238	451,317
TOTAL			5,618,312	3,764,047	2,448,538			2,052,647	3,284,558	3,708,580	2,788,198
O.D.											4,740

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			2,180,235	1,333,729	715,368			1,167,631	1,250,604	1,457,407	751,916
2009	275	23,730	2,310,194	904,487	600,143	254	37,370	1,988,862	542,881	881,501	425,487
2010	320	33,537	1,725,690	851,525	466,172	396	24,012	1,359,860	830,630	479,088	470,936
2011	209	24,349	972,113	700,706	399,614	153	31,540	852,232	609,730	583,060	555,656
2012	338	25,175	829,565	440,572	479,796	589	52,352	917,863	426,189	576,394	431,008
TOTAL	1,142	106,791	8,017,797	4,231,019	2,661,093	1,392	145,274	6,286,448	3,660,034	3,977,450	2,635,003
O.D.											4,501

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,558,844	14,529,596	2,639,504			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,807,720	-3,469,303	11,738			
TOTAL LOSSES	8,751,124	11,060,293	2,651,242			
EXPECTED LOSSES	14,752,939	13,087,537	2,969,441			
CREDIBILITY	.22	.61	.94			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.557	.704	.169	1.430		
INDICATED (POST-TEST)	.654	.827	.199	1.680		
PRES. ON RATE LEVEL	.926	.823	.187	1.936		
DERIVED BY FORMULA	.866	.825	.198	1.889		
UNDERLYING PRES. RATE	.939	.833	.189	1.961		
PROPOSED	.866	.825	.198	1.889		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.849
IND. RATES				1.85	MINIMUM PREMIUM	
MAN. RATES	2.19	2.14	1.96	+ 1.85	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
2008	314,009	9,844,184	3.135			314,009			21	30	101	152
2009	315,420	6,748,166	2.139			315,420	1		8	42	67	118
2010	334,074	7,192,958	2.153			334,074			13	17	96	126
2011	343,083	5,578,427	1.625			343,083			4	26	88	118
2012	366,788	5,126,814	1.397			366,788			3	14	93	110
TOTAL	1,673,374	34,490,549	2.061			1,673,374	1		49	129	445	624
O.D.		23,327	.001							1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			3,485,568	1,075,284	1,114,087			1,742,438	694,641	1,152,405	579,761
2009	80,441		1,706,827	1,150,724	499,265	32		1,060,197	844,383	907,556	498,741
2010			2,380,659	647,955	858,201			1,086,031	390,590	1,131,877	697,645
2011			678,967	1,177,906	1,020,733			260,615	859,821	1,167,158	413,227
2012			598,269	736,083	702,277			648,236	488,821	1,305,513	647,615
TOTAL	80,441		8,850,290	4,787,952	4,194,563	32		4,797,517	3,278,256	5,664,509	2,836,989
O.D.				2,500	5,702				1,036	8,973	5,116

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			4,170,346	1,208,620	1,402,635			4,032,318	864,133	1,457,795	534,540
2009	112,798	18,543	1,825,873	1,302,398	590,217	341	35,765	1,881,294	1,014,954	1,068,520	482,781
2010	478	53,666	2,876,312	752,609	961,921	439	37,445	2,373,612	505,731	1,263,449	670,437
2011	395	41,525	1,662,240	1,155,685	1,054,739	227	47,140	1,262,389	796,007	1,194,419	388,020
2012	868	58,110	1,971,173	884,397	634,539	1,223	113,196	2,158,377	655,018	943,561	618,472
TOTAL	114,539	171,844	12,505,944	5,303,709	4,644,051	2,230	233,546	11,707,990	3,835,843	5,927,744	2,694,250
O.D.		154	5,273	3,990	4,967	3	268	4,779	2,683	6,874	4,903

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	24,746,570	19,729,861	2,699,153			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-8,835,671	-4,660,908	11,854			
TOTAL LOSSES	15,910,899	15,068,953	2,711,007			
EXPECTED LOSSES	22,741,153	17,771,232	2,844,736			
CREDIBILITY	.23	.64	.98			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.951	.901	.162	2.014		
INDICATED (POST-TEST)	1.117	1.059	.190	2.366		
PRES. ON RATE LEVEL	1.342	1.049	.168	2.559		
DERIVED BY FORMULA	1.290	1.055	.190	2.535		
UNDERLYING PRES. RATE	1.359	1.062	.170	2.591		
PROPOSED	1.290	1.055	.190	2.535		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.482
IND. RATES				2.48	MINIMUM PREMIUM	
MAN. RATES	2.98	2.85	2.59	+ 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
2008	1,309,395	11,133,472	.850	1		21	41	181	244
2009	1,328,215	10,053,662	.756			12	43	209	264
2010	1,303,001	11,967,092	.918			16	43	172	231
2011	1,310,609	13,927,312	1.062		1	11	38	149	199
2012	1,395,888	9,414,064	.674			7	17	186	210
TOTAL	6,647,108	56,495,602	.850	1	1	67	182	897	1148
O.D.		237,915	.003					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	25,000		3,284,069	1,091,697	1,550,366	170		1,475,194	874,799	1,852,866	979,311
2009			1,780,238	1,401,079	2,652,351			560,073	859,971	1,843,720	956,230
2010			2,770,987	1,592,496	2,073,402			1,371,616	1,095,424	2,177,736	885,431
2011		20,212	2,015,433	1,446,931	1,653,594		18,840	4,319,652	1,417,623	2,041,061	993,966
2012			993,919	1,188,802	1,991,555			328,770	1,001,765	2,867,148	1,042,105
TOTAL	25,000	20,212	10,844,646	6,721,005	9,921,268	170	18,840	8,055,305	5,249,582	10,782,531	4,857,043
O.D.					46,075					173,040	18,800

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	26,500		4,016,416	1,227,067	1,951,910	595		3,742,569	1,088,250	2,343,870	902,925
2009	257	23,535	2,254,025	1,620,469	3,056,401	177	34,099	1,490,050	1,047,638	2,151,681	925,631
2010	797	68,415	3,530,761	1,781,071	2,268,243	730	54,176	3,121,640	1,307,720	2,424,860	850,899
2011	634	104,753	2,975,523	1,498,902	1,703,672	705	165,552	3,264,174	1,365,188	2,109,599	933,334
2012	1,587	122,710	4,122,806	1,805,559	1,684,414	2,107	187,661	3,404,686	1,326,430	2,018,007	995,210
TOTAL	29,775	319,413	16,899,531	7,933,068	10,664,640	4,314	441,488	15,023,119	6,135,226	11,048,017	4,607,999
O.D.	8	1,136	36,362	17,520	36,860	56	5,583	95,085	43,122	116,268	17,489

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	32,855,870	35,994,721	4,625,488		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-9,122,384	-7,275,941	19,876		
TOTAL LOSSES	23,733,486	28,718,780	4,645,364		
EXPECTED LOSSES	23,331,350	27,585,497	4,918,860		
CREDIBILITY	.59	1.00	1.00		
PURE PREMIUMS					
INDICATED (PRE-TEST)	.357	.432	.070	.859	
INDICATED (POST-TEST)	.419	.508	.082	1.009	
PRES. ON RATE LEVEL	.347	.410	.073	.830	
DERIVED BY FORMULA	.389	.508	.082	.979	
UNDERLYING PRES. RATE	.351	.415	.074	.840	
PROPOSED	.389	.508	.082	.979	
IND. RATES					
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE
IND. RATES				.96	MINIMUM PREMIUM
MAN. RATES	.85	.87	.84	+ .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
2008	2,706,404	52,764,349	1.949			2,706,404			74	365	693	1132
2009	2,679,227	46,081,625	1.719			2,679,227	1		41	360	715	1117
2010	2,765,791	36,600,859	1.323			2,765,791	1		37	271	610	919
2011	2,793,105	39,827,917	1.425			2,793,105	1		32	277	623	933
2012	2,799,288	29,318,110	1.047			2,799,288	1	1	9	88	723	822
TOTAL	13,743,815	204,592,860	1.489			13,743,815	4	1	193	1361	3364	4923
O.D.		810,131	.005						1	11	17	29

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			11,156,040	11,226,420	4,446,089			7,077,304	7,478,159	5,416,881	5,963,456
2009	63,921		7,034,520	11,403,527	4,393,416			3,292,971	8,923,441	5,274,638	5,695,191
2010	280,165		5,677,559	8,719,837	4,879,237	8,931		2,148,855	5,863,120	4,312,883	4,710,272
2011	62,606		5,568,548	8,482,117	4,750,559			2,729,567	6,802,516	6,062,672	5,369,332
2012	175,759	9,376	1,498,233	2,952,145	6,757,699	424,528	4,264	493,841	1,999,121	9,622,378	5,380,766
TOTAL	582,451	9,376	30,934,900	42,784,046	25,227,000	433,459	4,264	15,742,538	31,066,357	30,689,452	27,119,017
O.D.			146,030	111,177	123,332			79,563	55,116	117,241	177,672

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			13,283,099	12,618,495	5,597,638			12,876,993	9,302,830	6,852,342	5,498,306
2009	90,438	88,048	8,868,097	12,839,467	5,155,669	893	148,348	7,809,983	10,570,619	6,249,042	5,512,945
2010	359,831	188,427	8,916,000	9,262,259	5,430,776	21,537	140,045	6,983,943	6,490,635	4,922,585	4,526,571
2011	77,239	302,536	12,105,124	8,079,037	5,157,318	1,931	398,184	10,752,206	6,078,258	6,418,291	5,041,803
2012	145,175	342,339	10,873,611	5,151,969	5,486,762	687,325	501,105	8,669,053	3,616,822	6,600,818	5,138,632
TOTAL	672,683	921,350	54,045,931	47,951,227	26,828,163	711,686	1,187,682	47,092,178	36,059,164	31,043,078	25,718,257
O.D.	29	2,769	276,140	136,058	115,225	23	2,831	257,265	79,849	98,972	168,979

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	105,170,567	142,311,736	25,887,236	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-34,401,273	-32,542,312	113,522	
TOTAL LOSSES	70,769,294	109,769,424	26,000,758	
EXPECTED LOSSES	87,822,978	123,007,145	28,449,696	
CREDIBILITY	.95	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.515	.799	.189	1.503
INDICATED (POST-TEST)	.605	.939	.222	1.766
PRES. ON RATE LEVEL	.631	.884	.204	1.719
DERIVED BY FORMULA	.606	.939	.222	1.767
UNDERLYING PRES. RATE	.639	.895	.207	1.741
PROPOSED	.606	.938	.222	1.766

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.729
IND. RATES				1.73	MINIMUM PREMIUM	
MAN. RATES	2.21	2.03	1.74	+ 1.73	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	19,735	339,851	1.722				3	10	13
2009	24,011	1,057,527	4.404				10	13	23
2010	23,510	1,640,207	6.976		1	1	6	23	31
2011	30								
2012									
TOTAL	67,286	3,037,585	4.514		1	1	19	46	67
O.D.		340							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				121,241	116,261				25,943	54,955	21,451
2009				572,002	95,316				298,953	42,747	48,509
2010		65,174	140,091	380,086	526,612		25,544	106,709	105,231	202,481	88,279
TOTAL		65,174	140,091	1,073,329	738,189		25,544	106,709	430,127	300,183	158,239
O.D.											340

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				136,275	146,373				32,273	69,518	19,778
2009		172	39,068	639,377	112,997		390	35,676	350,262	53,377	46,957
2010	205	128,123	304,302	416,657	565,804	573	56,187	290,155	125,310	225,532	84,836
TOTAL	205	128,295	343,370	1,192,309	825,174	573	56,577	325,831	507,845	348,427	151,571
O.D.											327

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	854,851	2,873,755	151,898	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-667,336	-379,934	188	
TOTAL LOSSES	187,515	2,493,821	152,086	
EXPECTED LOSSES	1,532,775	1,271,033	144,666	
CREDIBILITY	.03	.08	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.279	3.706	.226	4.211
INDICATED (POST-TEST)	.328	4.355	.266	4.949
PRES. ON RATE LEVEL	2.250	1.865	.212	4.327
DERIVED BY FORMULA	2.192	2.064	.218	4.474
UNDERLYING PRES. RATE	2.278	1.889	.215	4.382
PROPOSED	2.192	2.064	.218	4.474

YEAR	4-1-12	4-1-13	4-1-14	4-1-16	IND. RATE	4.380
IND. RATES				4.38	MINIMUM PREMIUM	
MAN. RATES	4.47	4.59	4.38	+ 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
2008	162,858	916,766	.562			2	2	19	23
2009	162,632	1,381,849	.849			3	6	13	22
2010	154,875	1,124,134	.725				6	15	21
2011	165,426	670,086	.405			1	3	10	14
2012	166,332	1,372,693	.825			1	4	18	23
TOTAL	812,123	5,465,528	.673			7	21	75	103
O.D.		49,404	.006				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			372,206	66,918	94,141			98,531	39,204	116,763	129,003
2009			459,929	226,544	68,630			269,202	164,386	103,684	89,474
2010				460,084	132,430				346,345	127,585	57,690
2011			134,866	104,876	159,074			29,179	68,791	101,478	71,822
2012			133,290	201,466	257,501			30,050	280,125	309,652	160,609
TOTAL			1,100,291	1,059,888	711,776			426,962	898,851	759,162	508,598
O.D.				49,404							

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			455,208	75,216	118,526			249,973	48,770	147,705	118,941
2009	66	5,672	555,294	257,132	83,550	87	11,729	668,598	198,200	124,551	86,611
2010	81	3,615	116,411	476,348	149,070	109	4,013	121,999	372,314	149,870	55,440
2011	55	6,017	243,892	113,622	161,334	20	4,406	118,201	64,952	103,752	67,441
2012	259	17,641	595,194	269,268	222,848	398	31,187	561,991	239,780	233,769	153,382
TOTAL	461	32,945	1,965,999	1,191,586	735,328	614	51,335	1,720,762	924,016	759,647	481,815
O.D.	8	369	11,229	50,484	1,010						

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,783,722	3,662,071	481,815			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,034,302	-598,910	1,817			
TOTAL LOSSES	2,749,420	3,063,161	483,632			
EXPECTED LOSSES	2,639,401	2,265,823	454,789			
CREDIBILITY	.14	.39	.60			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.339	.377	.060	.776		
INDICATED (POST-TEST)	.398	.443	.071	.912		
PRES. ON RATE LEVEL	.321	.276	.055	.652		
DERIVED BY FORMULA	.332	.341	.065	.738		
UNDERLYING PRES. RATE	.325	.279	.056	.660		
PROPOSED	.332	.341	.065	.738		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	.722
IND. RATES				.72	MINIMUM PREMIUM	
MAN. RATES	.67	.68	.66	+ .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
2008	103,865	2,703,241	2.602			103,865	1		4	14	42	61
2009	99,971	3,496,774	3.497			99,971			8	13	36	57
2010	98,651	3,106,200	3.148			98,651			6	9	44	59
2011	95,869	1,883,627	1.964			95,869			2	10	33	45
2012	94,693	1,781,866	1.881			94,693			1	4	41	46
TOTAL	493,049	12,971,708	2.631			493,049	1		21	50	196	268
O.D.		27,310	.005								1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	159,362		720,364	446,107	293,717			238,196	273,731	352,870	218,894
2009			1,192,128	760,558	259,312			337,112	265,805	387,978	293,881
2010			1,179,043	427,479	244,923			407,120	259,271	387,129	201,235
2011			289,429	366,309	350,045			177,623	189,995	267,244	242,982
2012			118,601	117,213	520,273			20,630	97,572	762,996	144,581
TOTAL	159,362		3,499,565	2,117,666	1,668,270			1,180,681	1,086,374	2,158,217	1,101,573
O.D.					25,231					300	1,779

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	168,924		881,005	501,424	369,790			604,303	340,519	446,378	201,820
2009	170	14,783	1,452,725	861,150	310,886	103	16,235	850,383	323,006	455,774	284,477
2010	231	27,779	1,470,130	473,909	289,254	216	16,446	1,021,847	309,117	438,297	193,387
2011	135	15,132	608,832	366,550	361,858	82	18,886	509,622	185,074	278,387	228,160
2012	219	21,456	707,596	315,393	411,702	349	33,178	580,277	250,393	516,353	138,075
TOTAL	169,679	79,150	5,120,288	2,518,426	1,743,490	750	84,745	3,566,432	1,408,109	2,135,189	1,045,919
O.D.		17	756	431	28,854			7	6	348	1,681

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,021,824	7,834,853	1,047,600			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,230,264	-1,760,841	3,989			
TOTAL LOSSES	4,791,560	6,074,012	1,051,589			
EXPECTED LOSSES	10,704,093	6,606,856	1,040,334			
CREDIBILITY	.10	.28	.43			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.972	1.232	.213	2.417		
INDICATED (POST-TEST)	1.142	1.448	.250	2.840		
PRES. ON RATE LEVEL	2.144	1.323	.208	3.675		
DERIVED BY FORMULA	2.044	1.358	.226	3.628		
UNDERLYING PRES. RATE	2.171	1.340	.211	3.722		
PROPOSED	2.044	1.358	.226	3.628		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.552
IND. RATES				3.55	MINIMUM PREMIUM	
MAN. RATES	4.61	4.13	3.72	+ 3.55	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	ALL
2008	345,369	9,187,990	2.660			345,369	1	1	10	58	111	181
2009	363,145	9,361,279	2.577			363,145	2	1	10	51	128	192
2010	384,667	11,237,345	2.921			384,667	1		13	51	151	216
2011	401,769	9,330,715	2.322			401,769			10	47	143	200
2012	398,944	6,381,446	1.599			398,944			2	16	161	179
TOTAL	1,893,894	45,498,775	2.402			1,893,894	4	2	45	223	694	968
O.D.		24,210	.001								1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	166,279	149,681	1,492,362	2,006,534	798,271	425	984,863	600,538	1,063,159	1,231,077	694,801
2009	242,693	143,629	1,566,657	1,889,997	944,752	119,976	78,337	557,775	1,417,976	1,501,286	898,201
2010	111,137		1,882,109	2,025,286	1,717,087	1,000		1,176,644	1,892,976	1,499,731	931,375
2011			1,786,188	1,676,344	1,351,145			909,213	1,199,742	1,649,554	758,529
2012			257,257	739,356	1,395,640			18,009	814,786	2,246,756	909,642
TOTAL	520,109	293,310	6,984,573	8,337,517	6,206,895	121,401	1,063,200	3,262,179	6,388,639	8,128,404	4,192,548
O.D.					858					9,449	13,903

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	176,256	87,180	1,825,160	2,255,342	1,005,023	1,488	797,794	1,523,566	1,322,575	1,557,311	640,607
2009	340,089	279,287	1,998,359	2,135,900	1,105,457	386,938	401,832	1,545,491	1,694,271	1,762,187	869,459
2010	142,481	55,703	2,738,409	2,190,317	1,887,194	3,099	58,549	3,205,554	2,118,190	1,716,147	895,051
2011	626	76,752	3,097,621	1,667,026	1,431,228	436	96,995	2,610,825	1,143,472	1,706,958	712,259
2012	970	70,559	2,350,826	1,155,162	1,142,661	1,488	128,864	2,256,273	1,030,640	1,567,158	868,708
TOTAL	660,422	569,481	12,010,375	9,403,747	6,571,563	393,449	1,484,034	11,141,709	7,309,148	8,309,761	3,986,084
O.D.			77	39	905		31	681	434	10,232	13,253

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	26,260,259	31,605,829	3,999,337			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-8,927,477	-7,107,845	17,227			
TOTAL LOSSES	17,332,782	24,497,984	4,016,564			
EXPECTED LOSSES	22,972,935	27,006,928	4,204,445			
CREDIBILITY	.25	.69	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.915	1.294	.212	2.421		
INDICATED (POST-TEST)	1.075	1.520	.249	2.844		
PRES. ON RATE LEVEL	1.198	1.408	.219	2.825		
DERIVED BY FORMULA	1.167	1.485	.249	2.901		
UNDERLYING PRES. RATE	1.213	1.426	.222	2.861		
PROPOSED	1.144	1.456	.244	2.844		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.784
IND. RATES				2.78	MINIMUM PREMIUM	
MAN. RATES	3.05	3.01	2.86	+ 2.78	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
2008	46,621	280,512	.601			46,621				3	4	7
2009	45,573	316,720	.694			45,573					14	14
2010	45,205	308,068	.681			45,205			1		9	11
2011	46,073	531,210	1.152			46,073				1	9	10
2012	44,283	552,554	1.247			44,283				1	13	14
TOTAL	227,755	1,989,064	.873			227,755			1	6	49	56
O.D.		40,381	.017							1	1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				33,823	86,624				21,843	77,015	61,207
2009					51,399					145,936	119,385
2010			125,269	16,029	33,986			12,870	20,809	60,551	38,554
2011				106,734	124,072				68,342	186,002	46,060
2012				40,434	241,030				8,304	218,063	44,723
TOTAL			125,269	197,020	537,111			12,870	119,298	687,567	309,929
O.D.				11,585					28,796		

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				38,017	109,060				27,173	97,424	56,433
2009		30	1,540	876	58,779		840	3,497	2,669	169,052	115,565
2010	22	2,738	150,227	20,696	38,527	11	794	39,894	25,328	66,604	37,050
2011	30	2,332	91,530	105,157	123,188	14	2,931	75,786	69,642	184,016	43,250
2012	85	7,930	257,894	130,753	185,801	75	7,690	131,556	59,867	145,305	42,710
TOTAL	137	13,030	501,191	295,499	515,355	100	12,255	250,733	184,679	662,401	295,008
O.D.				13,022					35,822		

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	777,446	1,706,778	295,008	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-398,284	-335,516	999	
TOTAL LOSSES	379,162	1,371,262	296,007	
EXPECTED LOSSES	1,011,232	1,261,762	257,363	
CREDIBILITY	.06	.17	.26	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.166	.602	.130	.898
INDICATED (POST-TEST)	.195	.707	.153	1.055
PRES. ON RATE LEVEL	.438	.547	.112	1.097
DERIVED BY FORMULA	.423	.574	.123	1.120
UNDERLYING PRES. RATE	.444	.554	.113	1.111
PROPOSED	.414	.562	.121	1.097

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.074
IND. RATES				1.07	MINIMUM PREMIUM	
MAN. RATES	1.38	1.24	1.11	+ 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
2008	640,733	4,777,379	.745			11	26	29	66
2009	655,219	2,977,169	.454			6	11	35	52
2010	633,413	3,106,135	.490	1		5	19	30	55
2011	700,764	1,291,802	.184			1	11	17	29
2012	638,588	1,735,921	.271			1	9	29	39
TOTAL	3,268,717	13,888,406	.425	1		24	76	140	241
O.D.		8,000							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			2,465,958	579,511	392,582			502,547	457,314	167,653	211,814
2009			1,403,684	252,009	202,753			353,923	150,280	183,206	431,314
2010	200,000		1,085,831	626,015	105,676	3,000		213,222	410,721	182,956	278,714
2011			279,708	186,249	155,368			44,658	242,519	209,426	173,874
2012			139,384	265,198	422,390			25,398	180,351	491,070	212,130
TOTAL	200,000		5,374,565	1,908,982	1,278,769	3,000		1,139,748	1,441,185	1,234,311	1,307,846
O.D.											8,000

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			3,015,866	651,371	494,262			1,274,962	568,898	212,080	195,293
2009	199	17,212	1,666,707	294,737	244,255	113	15,670	872,495	184,469	217,222	417,512
2010	255,332	27,140	1,395,988	668,240	144,713	6,596	11,400	623,279	451,905	217,407	267,844
2011	78	11,023	447,287	190,229	167,540	52	10,436	281,723	212,446	219,949	163,268
2012	349	24,504	820,949	386,015	353,920	352	30,089	535,884	228,837	344,280	202,584
TOTAL	255,958	79,879	7,346,797	2,190,592	1,404,690	7,113	67,595	3,588,343	1,646,555	1,210,938	1,246,501
O.D.											7,649

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,345,685	6,452,775	1,254,150			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,998,839	-1,422,226	5,646			
TOTAL LOSSES	7,346,846	5,030,549	1,259,796			
EXPECTED LOSSES	10,198,398	5,360,695	1,438,236			
CREDIBILITY	.36	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.225	.154	.039	.418		
INDICATED (POST-TEST)	.264	.181	.046	.491		
PRES. ON RATE LEVEL	.308	.162	.044	.514		
DERIVED BY FORMULA	.292	.181	.046	.519		
UNDERLYING PRES. RATE	.312	.164	.044	.520		
PROPOSED	.289	.179	.046	.514		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	.503
IND. RATES				.50	MINIMUM PREMIUM	
MAN. RATES	.52	.53	.52	+ .50	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	34,567	1,181,314	3.417			3	8	16	27
2009	40,349	2,420,830	5.999			3	24	42	69
2010	54,107	3,054,799	5.645			6	16	21	43
2011	429	30,573	7.126					1	1
2012									
TOTAL	129,452	6,687,516	5.166			12	48	80	140
O.D.		103,658	.080				2	1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			423,163	328,899	93,356			104,355	157,598	52,984	20,959
2009			513,133	815,235	187,688			173,128	308,467	181,702	241,477
2010			953,103	729,351	303,561			432,410	237,637	206,151	192,586
2011					28,086					2,487	
TOTAL			1,889,399	1,873,485	612,691			709,893	703,702	443,324	455,022
O.D.				71,227	1,133				22,353	5,162	3,783

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			517,528	369,683	117,536			264,749	196,052	67,025	19,324
2009	73	6,502	658,479	915,912	224,215	55	8,296	456,257	366,585	215,953	233,750
2010	266	25,487	1,285,091	780,236	353,010	223	16,410	1,058,243	279,006	242,218	185,075
2011	5	149	6,450	2,971	26,614		19	401	209	2,401	
TOTAL	344	32,138	2,467,548	2,068,802	721,375	278	24,725	1,779,650	841,852	527,597	438,149
O.D.		13	4,026	79,483	1,871		10	2,591	26,132	6,819	3,649

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,311,323	4,273,931	441,798	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,167,839	-1,305,385	747	
TOTAL LOSSES	1,143,484	2,968,546	442,545	
EXPECTED LOSSES	7,315,333	4,361,238	550,171	
CREDIBILITY	.04	.12	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.883	2.293	.342	3.518
INDICATED (POST-TEST)	1.038	2.694	.402	4.134
PRES. ON RATE LEVEL	5.580	3.327	.420	9.327
DERIVED BY FORMULA	5.398	3.251	.417	9.066
UNDERLYING PRES. RATE	5.651	3.369	.425	9.445
PROPOSED	5.398	3.251	.417	9.066

YEAR	4-1-12	4-1-13	4-1-14	4-1-16	IND. RATE	8.877
IND. RATES				8.88	MINIMUM PREMIUM	
MAN. RATES	9.63	9.89	9.44	+ 8.88	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
2008	4,144	415,801	10.033			4,144				1	9	10
2009	4,516	58,064	1.285			4,516					1	1
2010	4,504	175,515	3.896			4,504				1	3	4
2011	6,228	186,224	2.990			6,228					4	4
2012	6,019	164,473	2.732			6,019				2		2
TOTAL	25,411	1,000,077	3.936			25,411				4	17	21
O.D.		82										

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				28,013	116,927				2,261	162,961	105,639
2009					6,851					11,595	39,618
2010				12,857	39,029				19,411	77,669	26,549
2011					37,285					48,340	100,599
2012				66,812					65,000		32,661
TOTAL				107,682	200,092				86,672	300,565	305,066
O.D.											82

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				31,487	147,211				2,813	206,144	97,399
2009		4	205	117	7,835		68	278	212	13,432	38,350
2010	6	152	6,414	14,967	41,424	7	450	11,921	24,094	84,765	25,514
2011	3	202	8,564	3,945	35,332		325	7,773	4,054	46,671	94,462
2012	64	2,330	80,446	49,493	6,640	67	4,290	77,299	36,714	6,131	31,191
TOTAL	73	2,688	95,629	100,009	238,442	74	5,133	97,271	67,887	357,143	286,916
O.D.											79

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	200,868	763,481	286,995	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-172,618	-142,736	849	
TOTAL LOSSES	28,250	620,745	287,844	
EXPECTED LOSSES	452,315	552,436	190,074	
CREDIBILITY	.01	.04	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.111	2.443	1.133	3.687
INDICATED (POST-TEST)	.130	2.871	1.331	4.332
PRES. ON RATE LEVEL	1.758	2.147	.738	4.643
DERIVED BY FORMULA	1.742	2.176	.774	4.692
UNDERLYING PRES. RATE	1.780	2.174	.748	4.702
PROPOSED	1.724	2.153	.766	4.643

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	4.546
IND. RATES				4.55	MINIMUM PREMIUM	
MAN. RATES	5.36	5.13	4.70	+ 4.55	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	95,540	3,843,305	4.022		1	3	5	120	129
2009	99,956	7,918,273	7.921			2	4	116	122
2010	104,246	5,078,525	4.871			4	6	146	156
2011	99,509	4,083,840	4.103			1	10	106	117
2012	111,946	3,400,134	3.037				2	117	119
TOTAL	511,197	24,324,077	4.758		1	10	27	605	643
O.D.		11,599	.002						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		15,167	483,341	263,070	1,229,435		29,975	157,961	122,618	934,754	606,984
2009			425,412	395,539	1,155,995			4,317,606	207,162	930,630	485,929
2010			731,036	305,523	1,540,649			270,127	358,755	1,154,822	717,613
2011			133,778	338,460	1,302,119			47,109	520,797	963,257	778,320
2012				163,059	1,211,275				116,779	1,220,836	688,185
TOTAL		15,167	1,773,567	1,465,651	6,439,473		29,975	4,792,803	1,326,111	5,204,299	3,277,031
O.D.											11,599

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		30,000	591,127	295,692	1,547,864		82,461	400,746	152,537	1,182,465	559,639
2009	20	2,553	228,554	461,799	1,325,814	131	21,984	1,013,126	265,370	1,084,180	470,379
2010	316	19,510	1,044,940	400,304	1,644,793	202	15,690	803,561	443,802	1,269,529	689,626
2011	226	15,801	643,223	435,915	1,256,721	107	22,498	594,384	495,897	965,889	730,842
2012	369	38,463	1,247,644	627,374	929,708	435	47,671	820,036	374,878	820,120	657,217
TOTAL	931	106,327	3,755,488	2,221,084	6,704,900	875	190,304	3,631,853	1,732,484	5,322,183	3,107,703
O.D.											10,929

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,685,778	15,980,651	3,118,632			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,885,116	-2,526,987	11,157			
TOTAL LOSSES	4,800,662	13,453,664	3,129,789			
EXPECTED LOSSES	7,422,581	9,625,838	2,694,007			
CREDIBILITY	.11	.29	.44			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.939	2.632	.612	4.183		
INDICATED (POST-TEST)	1.103	3.093	.719	4.915		
PRES. ON RATE LEVEL	1.434	1.860	.520	3.814		
DERIVED BY FORMULA	1.398	2.218	.608	4.224		
UNDERLYING PRES. RATE	1.452	1.883	.527	3.862		
PROPOSED	1.398	2.218	.608	4.224		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	4.136
IND. RATES				4.14	MINIMUM PREMIUM	
MAN. RATES	3.96	3.87	3.86	+ 4.14	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	839,082	13,438,159	1.601	2		16	42	286	346
2009	871,400	15,815,526	1.814			18	57	313	388
2010	973,289	17,319,266	1.779	1		16	77	323	417
2011	997,757	16,110,670	1.614			11	56	352	419
2012	974,253	11,408,708	1.171			1	30	350	381
TOTAL	4,655,781	74,092,329	1.591	3		62	262	1624	1951
O.D.		411,494	.008				9	7	16

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	476,092		2,340,770	1,668,396	2,304,943	2,500		1,213,132	717,580	2,510,739	2,204,007
2009			2,990,742	1,970,268	2,681,758			1,090,222	1,861,216	2,990,217	2,231,103
2010	3,000		2,486,987	3,147,704	2,421,070			1,298,202	2,295,079	3,191,935	2,475,289
2011			1,667,171	2,438,679	3,433,824			602,429	1,664,175	4,048,957	2,255,435
2012			265,440	1,074,289	3,045,801			125,000	682,481	3,806,870	2,408,827
TOTAL	479,092		9,751,110	10,299,336	13,887,396	2,500		4,328,985	7,220,531	16,548,718	11,574,661
O.D.				138,555	54,027				124,688	67,417	26,807

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	504,657		2,783,350	1,875,279	2,901,930	8,755		2,660,909	892,666	3,176,089	2,032,094
2009	425	38,371	3,709,282	2,264,457	3,103,198	358	62,998	2,907,857	2,247,230	3,497,286	2,159,708
2010	4,859	78,024	3,781,837	3,384,020	2,664,475	1,155	73,864	3,877,731	2,629,028	3,567,008	2,378,753
2011	981	99,947	4,026,593	2,544,690	3,444,850	472	110,307	2,918,333	1,697,684	4,044,342	2,117,853
2012	1,574	127,220	4,194,265	2,094,142	2,420,944	1,803	180,310	3,169,023	1,362,103	2,596,264	2,300,430
TOTAL	512,496	343,562	18,495,327	12,162,588	14,535,397	12,543	427,479	15,533,853	8,828,711	16,880,989	10,988,838
O.D.	17	1,842	61,322	159,892	47,888	30	3,189	73,974	137,901	57,060	25,558

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	35,465,634	52,810,426	11,014,396			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-11,306,274	-12,102,602	49,344			
TOTAL LOSSES	24,159,360	40,707,824	11,063,740			
EXPECTED LOSSES	29,098,631	45,952,558	12,058,473			
CREDIBILITY	.46	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.519	.874	.238	1.631		
INDICATED (POST-TEST)	.610	1.027	.280	1.917		
PRES. ON RATE LEVEL	.617	.975	.256	1.848		
DERIVED BY FORMULA	.614	1.027	.280	1.921		
UNDERLYING PRES. RATE	.625	.987	.259	1.871		
PROPOSED	.613	1.025	.279	1.917		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.877
IND. RATES				1.88	MINIMUM PREMIUM	
MAN. RATES	2.04	1.98	1.87	+ 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	
2008	442,748	10,471,584	2.365			14	45	188	247	
2009	475,466	11,445,927	2.407			19	42	165	226	
2010	532,692	14,061,392	2.639			26	37	204	267	
2011	599,931	12,771,243	2.128			12	42	228	282	
2012	664,305	10,350,521	1.558			5	10	241	257	
TOTAL	2,715,142	59,100,667	2.177			1	76	176	1026	
O.D.		80,932	.002					1	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			2,563,927	1,803,268	1,513,922			1,244,255	1,013,548	1,504,352	828,312
2009			3,178,450	1,594,694	1,418,812			1,336,875	1,766,857	1,400,346	749,893
2010			4,865,018	1,198,742	1,872,862			2,715,673	686,463	1,766,539	956,095
2011			1,959,340	1,771,761	3,181,411			589,876	1,048,235	3,367,087	853,533
2012	649,693		933,086	344,854	3,033,209	9,000		492,208	273,784	3,579,142	1,035,545
TOTAL	649,693		13,499,821	6,713,319	11,020,216	9,000		6,378,887	4,788,887	11,617,466	4,423,378
O.D.				20,485	4,388				41,146	6,389	8,524

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			3,022,103	2,026,875	1,906,028			2,888,733	1,260,855	1,903,004	763,704
2009	456	39,778	3,866,675	1,825,525	1,657,709	435	63,809	3,450,304	2,111,632	1,656,474	725,896
2010	949	104,083	5,590,314	1,410,358	2,084,340	937	78,819	5,156,666	897,401	1,990,608	918,807
2011	915	95,812	3,889,833	1,956,769	3,181,601	371	89,781	2,371,309	1,152,629	3,345,482	801,467
2012	707,302	119,924	3,951,786	1,610,407	2,382,172	21,334	176,556	3,241,140	1,112,868	2,432,779	988,945
TOTAL	709,622	359,597	20,320,711	8,829,934	11,211,850	23,077	408,965	17,108,152	6,535,385	11,328,347	4,198,819
O.D.	4	439	15,909	19,500	4,388	7	1,211	31,180	34,149	6,902	8,077

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	38,978,874	37,970,455	4,206,896			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-13,968,040	-9,389,278	21,114			
TOTAL LOSSES	25,010,834	28,581,177	4,228,010			
EXPECTED LOSSES	36,600,114	36,382,902	4,697,196			
CREDIBILITY	.32	.88	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.921	1.053	.156	2.130		
INDICATED (POST-TEST)	1.082	1.237	.183	2.502		
PRES. ON RATE LEVEL	1.331	1.323	.171	2.825		
DERIVED BY FORMULA	1.251	1.247	.183	2.681		
UNDERLYING PRES. RATE	1.348	1.340	.173	2.861		
PROPOSED	1.251	1.247	.183	2.681		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.625
IND. RATES				2.63	MINIMUM PREMIUM	
MAN. RATES	3.52	3.24	2.86	+ 2.63	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	324,164	10,074,572	3.107			13	41	222	276
2009	326,661	10,151,688	3.107			11	42	211	264
2010	366,500	8,643,684	2.358		1	6	25	234	266
2011	410,707	10,797,962	2.629			5	34	250	289
2012	477,836	8,497,204	1.778			3	14	292	309
TOTAL	1,905,868	48,165,110	2.527		1	38	156	1209	1404
O.D.		9,158					1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			2,348,646	1,614,143	1,539,488			758,070	1,457,643	1,634,114	722,468
2009			2,092,478	1,353,100	2,163,207			852,117	940,306	2,007,617	742,863
2010		6,629	1,141,082	1,110,402	2,442,908		16,568	336,824	601,045	2,110,671	877,555
2011			841,291	1,576,103	3,027,033			496,900	1,109,361	2,724,423	1,022,851
2012			384,859	395,722	2,643,237			146,024	205,871	3,343,185	1,378,306
TOTAL		6,629	6,808,356	6,049,470	11,815,873		16,568	2,589,935	4,314,226	11,820,010	4,744,043
O.D.				2,441					2,666		4,051

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			2,872,393	1,814,299	1,938,217			1,923,225	1,813,306	2,067,154	666,115
2009	298	27,032	2,602,185	1,560,908	2,499,067	278	47,062	2,205,245	1,149,043	2,345,092	719,091
2010	599	47,553	1,779,523	1,274,031	2,620,492	634	56,440	1,102,254	746,839	2,314,534	843,330
2011	708	62,802	2,533,214	1,718,959	2,982,948	342	80,374	2,131,479	1,140,491	2,724,797	960,457
2012	886	95,889	3,143,490	1,434,192	2,057,657	1,279	135,359	2,382,716	977,798	2,245,469	1,316,282
TOTAL	2,491	233,276	12,930,805	7,802,389	12,098,381	2,533	319,235	9,744,919	5,827,477	11,697,046	4,505,275
O.D.		37	1,442	2,106	128		64	1,789	2,107	173	3,871

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	23,236,591	37,429,807	4,509,146	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,211,322	-8,209,939	20,250	
TOTAL LOSSES	14,025,269	29,219,868	4,529,396	
EXPECTED LOSSES	24,109,231	31,885,172	4,459,731	
CREDIBILITY	.25	.70	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.736	1.533	.238	2.507
INDICATED (POST-TEST)	.865	1.801	.280	2.946
PRES. ON RATE LEVEL	1.249	1.652	.231	3.132
DERIVED BY FORMULA	1.153	1.756	.280	3.189
UNDERLYING PRES. RATE	1.265	1.673	.234	3.172
PROPOSED	1.132	1.725	.275	3.132

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.066
IND. RATES				3.07	MINIMUM PREMIUM	
MAN. RATES	3.78	3.48	3.17	+ 3.07	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
2008	355,805	4,934,044	1.386			355,805			8	9	96	113
2009	354,143	5,710,174	1.612			354,143			7	13	97	117
2010	353,722	4,064,439	1.149			353,722			3	11	87	101
2011	352,737	4,387,966	1.243			352,737			2	17	91	110
2012	359,282	4,417,339	1.229			359,282	1		1	15	79	96
TOTAL	1,775,689	23,513,962	1.324			1,775,689	1		21	65	450	537
O.D.		414,984	.023							2		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,407,439	435,351	571,615			615,681	263,756	1,044,449	595,753
2009			1,522,027	684,329	629,065			544,509	790,402	886,234	653,608
2010			397,689	358,063	847,871			185,919	606,963	1,089,220	578,714
2011			306,499	529,560	801,882			128,692	851,805	1,143,621	625,907
2012	127,539		218,476	589,132	811,007	1,500		86,607	897,117	1,091,966	593,995
TOTAL	127,539		3,852,130	2,596,435	3,661,440	1,500		1,561,408	3,410,043	5,255,490	3,047,977
O.D.				197,579					200,748		16,657

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,721,298	489,335	719,664			1,561,983	328,113	1,321,230	549,284
2009	217	18,994	1,845,509	784,887	735,686	173	27,893	1,421,662	948,573	1,041,503	632,693
2010	205	12,074	612,956	414,273	908,980	261	15,492	691,563	699,899	1,204,754	556,144
2011	208	20,534	827,430	555,916	799,241	191	37,565	1,001,344	778,449	1,165,183	587,727
2012	139,390	48,493	1,624,924	795,821	684,319	4,525	102,271	1,837,819	792,291	814,468	567,265
TOTAL	140,020	100,095	6,632,117	3,040,232	3,847,890	5,150	183,221	6,514,371	3,547,325	5,547,138	2,893,113
O.D.	30	2,195	77,575	187,546	6,933	34	4,877	134,660	158,782	13,014	15,917

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,794,345	16,348,860	2,909,030	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,637,259	-3,564,904	12,028	
TOTAL LOSSES	10,157,086	12,783,956	2,921,058	
EXPECTED LOSSES	9,269,096	13,459,723	3,036,429	
CREDIBILITY	.24	.67	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.572	.720	.165	1.457
INDICATED (POST-TEST)	.672	.846	.194	1.712
PRES. ON RATE LEVEL	.515	.749	.169	1.433
DERIVED BY FORMULA	.553	.814	.194	1.561
UNDERLYING PRES. RATE	.522	.758	.171	1.451
PROPOSED	.553	.814	.194	1.561

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	TOTAL
IND. RATES				1.53	MINIMUM PREMIUM	
MAN. RATES	1.52	1.49	1.45	+ 1.53	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
2008	210,087	4,511,638	2.147			210,087			6	15	100	121
2009	204,790	5,629,718	2.749			204,790		1	8	20	94	123
2010	216,196	2,975,936	1.376			216,196			1	18	76	95
2011	222,073	4,223,211	1.901			222,073			2	17	88	107
2012	234,380	2,719,264	1.160			234,380		1		22	81	104
TOTAL	1,087,526	20,059,767	1.845			1,087,526		2	17	92	439	550
O.D.		69,521	.006							1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			955,444	791,485	475,307			513,443	540,299	662,521	573,139
2009		156,047	1,242,327	733,437	919,839		44,716	642,124	500,027	934,610	456,591
2010			169,509	753,357	541,130			38,841	364,692	542,836	565,571
2011			259,725	842,898	828,305			193,873	819,404	750,818	528,188
2012		25,369	489,960	708,365	708,365		41,104		281,847	681,359	491,260
TOTAL		181,416	2,627,005	3,611,137	3,472,946		85,820	1,388,281	2,506,269	3,572,144	2,614,749
O.D.				44,879	1,839				7,269	6,102	9,432

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,168,508	889,631	598,413			1,302,604	672,131	838,091	528,434
2009	377	297,534	1,545,647	843,704	1,066,435	1,629	242,972	1,626,338	611,835	1,094,642	441,980
2010	194	9,859	413,880	798,874	589,271	133	6,694	244,697	412,368	601,158	543,514
2011	263	24,338	968,106	826,674	839,011	197	38,630	1,040,894	724,428	786,837	495,969
2012	613	77,601	1,211,075	659,817	583,146	3,392	161,900	725,270	332,701	478,350	469,153
TOTAL	1,447	409,332	5,307,216	4,018,700	3,676,276	5,351	450,196	4,939,803	2,753,463	3,799,078	2,479,050
O.D.		5	165	50,531	1,938		20	440	9,322	6,608	8,941

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,113,975	14,315,916	2,487,991			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,997,349	-3,201,966	10,668			
TOTAL LOSSES	7,116,626	11,113,950	2,498,659			
EXPECTED LOSSES	10,255,369	12,180,291	2,588,311			
CREDIBILITY	.18	.48	.73			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.654	1.022	.230	1.906		
INDICATED (POST-TEST)	.768	1.201	.270	2.239		
PRES. ON RATE LEVEL	.931	1.106	.235	2.272		
DERIVED BY FORMULA	.902	1.152	.261	2.315		
UNDERLYING PRES. RATE	.943	1.120	.238	2.301		
PROPOSED	.885	1.131	.256	2.272		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.224
IND. RATES				2.22	MINIMUM PREMIUM	
MAN. RATES	2.52	2.51	2.30	+ 2.22	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	196,563	3,958,687	2.013			10	13	57	80
2009	173,365	3,672,245	2.118			5	19	77	101
2010	181,529	3,770,772	2.077			6	23	62	91
2011	195,170	5,416,451	2.775			7	28	74	109
2012	190,140	3,502,242	1.841			2	8	91	101
TOTAL	936,767	20,320,397	2.169			30	91	361	482
O.D.		4,972						1	1

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,892,312	427,219	288,912			618,210	324,972	240,185	166,877
2009			885,448	955,331	396,293			283,643	531,861	432,492	187,177
2010			970,223	943,404	492,122			255,592	606,788	369,151	133,492
2011			1,140,257	1,386,498	835,124			805,509	607,145	455,124	186,794
2012			428,865	332,580	967,545			153,393	217,649	1,237,075	165,135
TOTAL			5,317,105	4,045,032	2,979,996			2,116,347	2,288,415	2,734,027	839,475
O.D.					329					1,737	2,906

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			2,314,298	480,192	363,742			1,568,400	404,266	303,836	153,861
2009	125	11,173	1,109,825	1,078,400	466,571	89	14,417	753,784	634,021	510,304	181,187
2010	318	27,681	1,370,220	1,008,168	556,556	278	15,320	795,203	669,665	426,720	128,286
2011	462	55,211	2,216,483	1,336,627	906,361	308	70,435	1,912,899	570,763	512,815	175,400
2012	545	49,583	1,655,677	690,712	790,490	705	67,767	1,235,385	452,334	851,287	157,704
TOTAL	1,450	143,648	8,666,503	4,594,099	3,083,720	1,380	167,939	6,265,671	2,731,049	2,604,962	796,438
O.D.			29	16	347		4	125	79	1,880	2,749

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,246,749	13,016,152	799,187			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,700,371	-2,291,642	3,434			
TOTAL LOSSES	10,546,378	10,724,510	802,621			
EXPECTED LOSSES	11,943,780	8,655,728	861,826			
CREDIBILITY	.16	.43	.66			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.126	1.145	.086	2.357		
INDICATED (POST-TEST)	1.323	1.345	.101	2.769		
PRES. ON RATE LEVEL	1.259	.912	.091	2.262		
DERIVED BY FORMULA	1.269	1.098	.098	2.465		
UNDERLYING PRES. RATE	1.275	.924	.092	2.291		
PROPOSED	1.269	1.098	.098	2.465		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.413
IND. RATES				2.41	MINIMUM PREMIUM	
MAN. RATES	2.28	2.29	2.29	+ 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
2008	65,339	1,916,534	2.933			3	18	22	43
2009	70,931	1,982,463	2.794			4	8	13	25
2010	81,551	1,076,649	1.320			1	11	17	29
2011	399								
2012									
TOTAL	218,220	4,975,646	2.280			8	37	52	97
O.D.		11,511	.005						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			434,989	559,711	104,152			87,523	323,900	153,192	253,067
2009			831,705	288,618	96,490			392,941	177,694	79,085	115,930
2010			125,170	385,934	141,723			37,762	194,716	93,394	97,950
TOTAL			1,391,864	1,234,263	342,365			518,226	696,310	325,671	466,947
O.D.											11,511

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			531,992	629,114	131,129			222,045	402,931	193,788	233,328
2009	120	10,218	995,663	329,538	118,654	130	16,667	966,975	215,215	97,295	112,220
2010	86	5,644	243,832	403,726	159,714	74	3,478	154,495	211,892	108,670	94,130
TOTAL	206	15,862	1,771,487	1,362,378	409,497	204	20,145	1,343,515	830,038	399,753	439,678
O.D.											11,083

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,151,419	3,001,666	450,761			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,904,225	-1,154,558	795			
TOTAL LOSSES	1,247,194	1,847,108	451,556			
EXPECTED LOSSES	4,357,853	3,855,947	606,651			
CREDIBILITY	.06	.16	.25			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.572	.846	.207	1.625		
INDICATED (POST-TEST)	.672	.994	.243	1.909		
PRES. ON RATE LEVEL	1.971	1.745	.275	3.991		
DERIVED BY FORMULA	1.893	1.625	.267	3.785		
UNDERLYING PRES. RATE	1.997	1.767	.278	4.042		
PROPOSED	1.893	1.625	.267	3.785		
YEAR	4-1-12	4-1-13	4-1-14	4-1-16	IND. RATE	3.706
IND. RATES				3.71	MINIMUM PREMIUM	
MAN. RATES	4.12	4.23	4.04	+ 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
2008	189,890	1,937,995	1.020			4	18	20	42
2009	171,936	1,239,955	.721				9	23	32
2010	169,908	3,927,706	2.311			4	25	45	74
2011	169,195	2,198,253	1.299			1	8	41	50
2012	173,448	1,821,718	1.050			1	1	46	48
TOTAL	874,377	11,125,627	1.272			10	61	175	246
O.D.		3,384							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			458,556	311,097	152,392			177,248	381,454	206,575	250,673
2009				339,094	177,327				239,255	311,828	172,451
2010			626,520	1,035,485	439,707			652,490	467,249	379,654	326,601
2011			141,620	341,489	502,516			43,273	342,895	522,168	304,292
2012			170,997	47,511	582,198			25,036	26,777	543,152	426,047
TOTAL			1,397,693	2,074,676	1,854,140			898,047	1,457,630	1,963,377	1,480,064
O.D.											3,384

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			560,814	349,674	191,862			449,678	474,529	261,318	231,121
2009		177	26,775	381,097	205,155		1,907	35,195	285,398	364,300	166,933
2010	271	19,966	922,973	1,091,023	495,550	310	21,884	1,329,359	533,351	439,940	313,864
2011	131	11,728	469,803	354,286	499,478	73	14,975	396,739	317,954	528,328	285,730
2012	172	22,127	728,172	294,513	454,854	208	21,679	381,646	155,230	364,277	406,875
TOTAL	574	53,998	2,708,537	2,470,593	1,846,899	591	60,445	2,592,617	1,766,462	1,958,163	1,404,523
O.D.											3,186

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,416,762	8,042,117	1,407,709	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,157,385	-1,780,139	4,799	
TOTAL LOSSES	3,259,377	6,261,978	1,412,508	
EXPECTED LOSSES	5,456,114	6,697,728	1,232,872	
CREDIBILITY	.15	.41	.63	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.373	.716	.162	1.251
INDICATED (POST-TEST)	.438	.841	.190	1.469
PRES. ON RATE LEVEL	.616	.757	.139	1.512
DERIVED BY FORMULA	.589	.791	.171	1.551
UNDERLYING PRES. RATE	.624	.766	.141	1.531
PROPOSED	.574	.771	.167	1.512

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE
IND. RATES				1.48	MINIMUM PREMIUM
MAN. RATES	1.81	1.67	1.53	+ 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
2008	91,289	1,084,020	1.187				7	25	32
2009	90,056	7,373	.008						
2010	101,490	114,450	.112				3	6	9
2011	89,543	46,854	.052					1	1
2012	100,364	153,679	.153					5	5
TOTAL	472,742	1,406,376	.297				10	37	47
O.D.		159,012	.033				1	3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				381,457	93,703				220,475	185,202	203,183
2009											7,373
2010				16,106	36,455				27,439	23,511	10,939
2011					3,943					2,333	40,578
2012					65,149					70,445	18,085
TOTAL				397,563	199,250				247,914	281,491	280,158
O.D.				94,548	4,592				28,200	26,523	5,149

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				428,757	117,971				274,270	234,278	187,335
2009											7,137
2010	4	168	6,921	18,164	38,774	9	359	10,633	30,107	26,384	10,512
2011		21	905	417	3,737		16	376	196	2,253	38,103
2012	12	1,765	56,548	27,246	49,132	21	2,312	39,308	17,826	46,687	17,271
TOTAL	16	1,954	64,374	474,584	209,614	30	2,687	50,317	322,399	309,602	260,358
O.D.				106,272	5,781				35,081	33,552	4,867

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	119,378	1,496,885	265,225	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-406,386	-288,069	940	
TOTAL LOSSES		1,208,816	266,165	
EXPECTED LOSSES	1,040,033	1,092,034	231,643	
CREDIBILITY	.10	.28	.42	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.256	.056	.312
INDICATED (POST-TEST)	.000	.301	.066	.367
PRES. ON RATE LEVEL	.217	.228	.049	.494
DERIVED BY FORMULA	.195	.248	.056	.499
UNDERLYING PRES. RATE	.220	.231	.049	.500
PROPOSED	.193	.246	.055	.494

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE
IND. RATES				.48	MINIMUM PREMIUM
MAN. RATES	.61	.56	.50	+ .48	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	12,867,095	51,824,966	.402	5	1	68	155	419	648	
2009	12,581,343	38,367,913	.304	3		65	126	349	543	
2010	12,995,116	28,606,254	.220	2		39	127	322	490	
2011	13,526,222	30,223,773	.223	1		38	101	317	457	
2012	13,944,692	25,560,310	.183	2	1	20	65	338	426	
TOTAL	65,914,468	174,583,216	.265	13	2	230	574	1745	2564	
O.D.		700,771	.001				5	6	11	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	2,571,468	34,119	13,928,235	5,576,032	4,236,021	38,308	33,818	10,376,567	5,446,394	5,540,183	4,043,821
2009	296,337		13,769,646	4,033,512	2,448,422			5,227,295	5,612,110	3,752,660	3,227,931
2010	163,568		7,551,192	4,175,242	2,950,022	1,599		3,323,591	2,824,973	4,154,239	3,461,828
2011	286,221		7,320,977	3,773,341	3,433,761	683,603		2,932,481	4,198,596	3,809,197	3,785,596
2012	1,148,189	85,514	3,371,112	2,810,355	4,154,857	6,134	29,479	1,491,534	2,396,235	6,645,156	3,421,745
TOTAL	4,465,783	119,633	45,941,162	20,368,482	17,223,083	729,644	63,297	23,351,468	20,478,308	23,901,435	17,940,921
O.D.				126,389	73,194				419,521	14,491	67,176

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	2,654,756	67,487	16,040,763	6,261,136	5,333,157	127,407	93,033	19,243,506	6,580,789	7,008,331	3,728,403
2009	416,677	164,677	16,000,423	4,637,041	2,929,402	1,644	233,428	12,973,471	6,707,462	4,463,380	3,124,637
2010	210,472	186,167	9,615,750	4,564,055	3,334,670	5,253	131,152	7,654,362	3,300,094	4,667,106	3,326,817
2011	343,446	263,737	10,736,375	3,944,733	3,721,197	634,067	320,911	8,679,232	3,783,794	4,071,555	3,554,675
2012	1,252,133	441,733	10,237,335	4,116,654	3,601,371	20,739	565,919	8,974,480	3,031,270	4,308,607	3,267,766
TOTAL	4,877,484	1,123,801	62,630,646	23,523,619	18,919,797	789,110	1,344,443	57,525,051	23,403,409	24,518,979	17,002,298
O.D.	15	1,722	65,610	119,697	87,765	50	7,348	201,143	390,834	31,829	63,888

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	128,566,423	90,995,929	17,066,186			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-41,694,370	-20,660,542	77,976			
TOTAL LOSSES	86,872,053	70,335,387	17,144,162			
EXPECTED LOSSES	106,781,439	78,438,216	19,115,196			
CREDIBILITY	1.00	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.132	.107	.026	.265		
INDICATED (POST-TEST)	.155	.126	.031	.312		
PRES. ON RATE LEVEL	.160	.118	.028	.306		
DERIVED BY FORMULA	.155	.126	.031	.312		
UNDERLYING PRES. RATE	.162	.119	.029	.310		
PROPOSED	.155	.126	.031	.312		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	.305
IND. RATES				.31	MINIMUM PREMIUM	
MAN. RATES	.36	.32	.31	+ .31	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	696,380	5,848,766	.839			9	21	63	93	
2009	736,497	5,792,327	.786	1		9	25	59	94	
2010	682,226	4,450,262	.652			5	12	51	68	
2011	654,002	4,012,222	.613			5	18	68	91	
2012	689,191	2,375,748	.344			2	11	62	75	
TOTAL	3,458,296	22,479,325	.650	1		30	87	303	421	
O.D.		6,452								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,685,703	610,564	865,309			797,061	425,129	1,007,084	457,916
2009	285,866		1,698,430	1,010,269	368,590	6,665		699,538	687,454	458,754	576,761
2010			973,687	218,280	506,344			606,152	890,033	879,809	375,957
2011			913,484	637,900	411,198			252,504	632,614	700,612	463,910
2012			287,612	357,199	424,357			103,085	198,071	603,115	402,309
TOTAL	285,866		5,558,916	2,834,212	2,575,798	6,665		2,458,340	2,833,301	3,649,374	2,276,853
O.D.											6,452

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,997,860	686,274	1,088,888			1,876,531	528,862	1,273,178	422,199
2009	400,347	20,655	2,027,698	1,144,907	441,182	21,561	30,047	1,674,871	822,168	545,971	558,305
2010	207	22,404	1,210,643	267,935	556,806	496	30,694	1,707,428	1,007,450	998,183	361,295
2011	251	35,960	1,456,178	636,636	457,550	179	37,852	1,019,383	576,643	728,896	435,611
2012	442	31,830	1,077,017	468,702	374,143	447	41,474	764,444	275,504	425,705	384,205
TOTAL	401,247	110,849	7,769,396	3,204,454	2,918,569	22,683	140,067	7,042,657	3,210,627	3,971,933	2,161,615
O.D.											5,994

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	15,486,899	13,305,583	2,167,609		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-4,987,557	-2,707,645	7,828		
TOTAL LOSSES	10,499,342	10,597,938	2,175,437		
EXPECTED LOSSES	12,691,946	10,201,973	2,005,811		
CREDIBILITY	.38	1.00	1.00		
PURE PREMIUMS					
INDICATED (PRE-TEST)	.304	.306	.063	.673	
INDICATED (POST-TEST)	.357	.360	.074	.791	
PRES. ON RATE LEVEL	.363	.291	.057	.711	
DERIVED BY FORMULA	.361	.360	.074	.795	
UNDERLYING PRES. RATE	.367	.295	.058	.720	
PROPOSED	.359	.358	.074	.791	
IND. RATES					
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE
IND. RATES				.77	MINIMUM PREMIUM
MAN. RATES	.75	.74	.72	+ .77	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	47,819,468	70,680,258	.147	4		102	305	830	1241
2009	47,326,977	58,001,110	.122	2		80	250	657	989
2010	48,732,862	61,228,482	.125	1	1	78	234	691	1005
2011	50,242,128	49,841,068	.099	3		40	255	615	913
2012	53,040,472	42,020,046	.079	3	1	21	104	618	747
TOTAL	247,161,907	281,770,964	.114	13	2	321	1148	3411	4895
O.D.		1,711,083				1	20	23	44

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	1,848,889		17,749,770	9,888,663	7,901,475	42,923		7,464,233	7,906,080	9,188,876	8,689,349
2009	207,345		14,325,210	8,815,328	4,580,992			8,661,775	6,219,318	6,670,645	8,520,497
2010	920,751	86,860	15,014,182	7,595,515	6,787,895	10	45,972	10,494,413	5,551,951	7,219,372	7,511,561
2011	1,978,023		7,389,598	7,809,961	6,662,170	569		3,982,938	6,045,946	8,766,322	7,205,541
2012	1,179,589	48,918	3,644,033	3,657,939	6,259,029	23,500	1,265	2,679,948	7,334,125	9,676,608	7,515,092
TOTAL	6,134,597	135,778	58,122,793	37,767,406	32,191,561	67,002	47,237	33,283,307	33,057,420	41,521,823	39,442,040
O.D.			146,789	431,799	239,375			91,281	205,896	302,968	292,975

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	1,871,898		21,251,524	11,114,858	9,947,983	150,316		17,192,741	9,835,160	11,623,938	8,011,580
2009	292,149	170,418	16,697,877	10,006,977	5,403,698	2,371	342,310	18,483,436	7,504,983	7,870,646	8,247,841
2010	888,656	516,048	18,368,564	8,384,137	7,577,338	4,909	378,264	17,273,418	6,485,730	8,174,858	7,218,610
2011	2,211,205	342,331	13,797,105	7,774,035	6,990,923	2,427	436,232	11,715,181	5,744,915	9,004,024	6,766,003
2012	1,287,226	462,455	12,862,858	5,544,157	5,283,415	59,380	719,129	13,075,872	5,001,610	6,913,925	7,176,913
TOTAL	6,551,134	1,491,252	82,977,928	42,824,164	35,203,357	219,403	1,875,935	77,740,648	34,572,398	43,587,391	37,420,947
O.D.	68	8,869	372,836	527,958	216,708	108	11,201	368,669	277,512	258,990	276,839

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	171,618,051	157,468,478	37,697,786			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-62,638,688	-38,351,632	162,468			
TOTAL LOSSES	108,979,363	119,116,846	37,860,254			
EXPECTED LOSSES	160,655,239	145,825,525	39,545,905			
CREDIBILITY	1.00	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.044	.048	.015	.107		
INDICATED (POST-TEST)	.052	.056	.018	.126		
PRES. ON RATE LEVEL	.064	.058	.016	.138		
DERIVED BY FORMULA	.052	.056	.018	.126		
UNDERLYING PRES. RATE	.065	.059	.016	.140		
PROPOSED	.052	.056	.018	.126		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	.123
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
2008	410,909	8,299,871	2.019			410,909			16	34	116	166
2009	463,992	7,621,496	1.642			463,992	1		8	29	102	140
2010	438,983	7,036,536	1.602			438,983			3	33	125	161
2011	494,284	11,771,449	2.381			494,284	2		7	33	114	156
2012	500,647	4,105,382	.820			500,647			2	9	111	122
TOTAL	2,308,815	38,834,734	1.682			2,308,815	3		36	138	568	745
O.D.		52,862	.002							1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			2,683,402	1,378,344	962,213			981,839	797,334	1,004,621	492,118
2009	2,634		1,318,224	1,107,639	1,547,396			769,491	768,780	1,747,947	359,385
2010			594,918	946,643	1,767,494			481,144	1,055,055	1,795,947	395,335
2011	438,230		1,235,834	1,500,622	1,319,883	3,722,294		845,563	951,459	1,356,099	401,465
2012			268,084	375,806	1,199,713			57,922	254,986	1,524,596	424,275
TOTAL	440,864		6,100,462	5,309,054	6,796,699	3,722,294		3,135,959	3,827,614	7,429,210	2,072,578
O.D.				4,000	33,640				2,520	1,228	11,474

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			3,281,800	1,549,259	1,211,426			2,490,926	991,882	1,270,848	453,733
2009	3,874	17,186	1,661,014	1,271,046	1,787,273	250	42,093	1,980,546	942,509	2,041,363	347,885
2010	426	21,523	1,036,364	1,062,767	1,894,284	496	30,705	1,491,770	1,217,706	1,992,071	379,917
2011	415,769	62,682	2,522,006	1,491,878	1,376,157	979,276	91,636	2,471,096	925,262	1,409,314	376,976
2012	605	52,946	1,753,501	804,920	959,461	741	71,607	1,262,051	536,000	1,038,593	405,183
TOTAL	420,674	154,337	10,254,685	6,179,870	7,228,601	980,763	236,041	9,696,389	4,613,359	7,752,189	1,963,694
O.D.	4	261	10,039	7,250	33,885		66	1,851	2,082	1,432	10,943

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	21,755,110	25,818,668	1,974,637			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,262,114	-6,122,705	9,233			
TOTAL LOSSES	14,492,996	19,695,963	1,983,870			
EXPECTED LOSSES	18,770,666	23,365,208	2,216,463			
CREDIBILITY	.29	.79	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.628	.853	.086	1.567		
INDICATED (POST-TEST)	.738	1.002	.101	1.841		
PRES. ON RATE LEVEL	.803	.999	.095	1.897		
DERIVED BY FORMULA	.784	1.001	.101	1.886		
UNDERLYING PRES. RATE	.813	1.012	.096	1.921		
PROPOSED	.784	1.001	.101	1.886		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.846
IND. RATES				1.85	MINIMUM PREMIUM	
MAN. RATES	2.11	1.96	1.92	+ 1.85	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
2008	3,618,260	10,891,082	.301			3,618,260	3	1	17	26	79	126
2009	3,953,384	8,357,910	.211			3,953,384			13	31	91	135
2010	4,196,471	8,467,299	.201			4,196,471			12	26	96	134
2011	4,353,511	8,258,099	.189			4,353,511	3		11	31	81	126
2012	4,423,016	9,360,667	.211			4,423,016	2		5	12	110	129
TOTAL	20,544,642	45,335,057	.221			20,544,642	8	1	58	126	457	650
O.D.		95,419								1	3	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	662,719	106,598	3,718,069	872,264	601,278	1	28,500	2,546,406	559,883	950,637	844,727
2009			2,910,105	1,052,974	709,498			658,160	1,122,601	1,018,309	886,263
2010			2,917,581	849,463	552,426			1,430,098	686,935	1,101,385	929,411
2011	401,038		2,086,585	1,007,916	903,279	427,620		851,732	747,096	784,055	1,048,778
2012	704,167		1,236,848	641,273	1,211,889	1,125		649,002	1,075,962	2,934,052	906,349
TOTAL	1,767,924	106,598	12,869,188	4,423,890	3,978,370	428,746	28,500	6,135,398	4,192,477	6,788,438	4,615,528
O.D.				7,500	15,993				23,814	23,391	24,721

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	702,482	210,851	4,204,451	980,425	757,012	4	78,404	3,767,301	696,494	1,202,557	778,838
2009	417	35,984	3,497,651	1,207,470	840,747	212	33,465	1,736,489	1,341,074	1,199,758	857,903
2010	526	64,248	3,425,675	954,263	652,305	620	47,662	2,994,156	827,766	1,246,394	893,164
2011	479,112	74,931	3,052,685	1,063,123	987,435	396,066	83,245	2,253,674	716,126	844,068	984,803
2012	766,470	82,097	2,772,534	1,065,976	1,027,432	4,688	194,887	3,572,449	1,335,977	1,920,845	865,563
TOTAL	1,949,007	468,111	16,952,996	5,271,257	4,264,931	401,590	437,663	14,324,069	4,917,437	6,413,622	4,380,271
O.D.	3	391	12,483	12,859	14,015	13	907	18,955	30,281	18,305	23,196

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	34,566,188	20,942,707	4,403,467			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-10,897,279	-4,852,898	19,616			
TOTAL LOSSES	23,668,909	16,089,809	4,423,083			
EXPECTED LOSSES	28,146,159	18,490,178	4,725,268			
CREDIBILITY	1.00	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.115	.078	.022	.215		
INDICATED (POST-TEST)	.135	.092	.026	.253		
PRES. ON RATE LEVEL	.135	.089	.023	.247		
DERIVED BY FORMULA	.135	.092	.026	.253		
UNDERLYING PRES. RATE	.137	.090	.023	.250		
PROPOSED	.135	.092	.026	.253		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	.247
IND. RATES				.25	MINIMUM PREMIUM	
MAN. RATES	.31	.25	.25	+ .25	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	3,124,846	5,507,955	.176	1		7	22	31	61	
2009	3,086,731	4,716,093	.152	2		5	15	29	51	
2010	3,161,538	2,862,071	.090			5	8	32	45	
2011	3,241,410	2,792,840	.086			4	13	30	47	
2012	3,328,821	1,176,807	.035				5	30	35	
TOTAL	15,943,346	17,055,766	.107	3		21	63	152	239	
O.D.		1,302								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,083,222	483,612	296,581	457,339		2,152,096	387,404	297,022	350,679
2009	1,130,789		1,101,619	353,629	138,372	11,836		944,570	193,393	376,364	465,521
2010			729,421	347,588	299,051			293,214	542,754	312,925	337,118
2011			647,412	648,701	152,377			170,986	383,342	362,595	427,427
2012				74,523	307,173				103,367	367,060	324,684
TOTAL	1,130,789		3,561,674	1,908,053	1,193,554	469,175		3,560,866	1,610,260	1,715,966	1,905,429
O.D.											1,302

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,055,630	543,580	373,394	950,887		2,544,860	481,931	375,733	323,326
2009	1,231,856	10,960	1,069,202	403,169	167,448	38,074	23,543	1,277,393	240,928	442,952	450,624
2010	177	18,036	941,588	385,046	336,234	267	15,653	854,363	600,924	364,633	323,970
2011	195	27,783	1,116,219	606,022	202,869	115	23,786	642,094	345,481	382,687	401,354
2012	125	10,913	356,342	183,664	239,052	199	18,831	327,740	151,263	253,010	310,073
TOTAL	1,232,353	67,692	4,538,981	2,121,481	1,318,997	989,542	81,813	5,646,450	1,820,527	1,819,015	1,809,347
O.D.											1,207

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,556,831	7,080,020	1,810,554	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,425,364	-2,019,004	7,094	
TOTAL LOSSES	8,131,467	5,061,016	1,817,648	
EXPECTED LOSSES	11,319,776	7,652,806	1,753,767	
CREDIBILITY	1.00	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.051	.032	.011	.094
INDICATED (POST-TEST)	.060	.038	.013	.111
PRES. ON RATE LEVEL	.070	.047	.011	.128
DERIVED BY FORMULA	.060	.038	.013	.111
UNDERLYING PRES. RATE	.071	.048	.011	.130
PROPOSED	.060	.038	.013	.111

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	TOTAL
IND. RATES				.11	MINIMUM PREMIUM	.108
MAN. RATES	.18	.13	.13	+ .11	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	7,463,964	26,894,531	.360	1	3	41	77	284	406	
2009	7,699,590	25,254,306	.327	1		36	81	295	413	
2010	7,969,514	22,044,333	.276			31	98	250	379	
2011	8,390,370	22,726,192	.270			22	117	289	428	
2012	8,600,845	18,796,542	.218		1	7	33	423	464	
TOTAL	40,124,283	115,715,904	.288	2	4	137	406	1541	2090	
O.D.		459,424	.001				5	17	22	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	498,044	1,140,119	7,948,717	2,489,285	2,556,801	197,891	915,331	4,008,230	1,709,912	2,661,347	2,768,854
2009	26,408		7,809,278	3,197,295	2,518,478	592,077		3,483,988	2,322,331	2,679,921	2,624,530
2010			5,703,868	3,651,218	2,212,234			2,261,458	2,334,458	2,914,867	2,966,230
2011			3,974,172	4,673,332	2,313,218			1,735,625	4,029,572	2,762,253	3,238,020
2012		6,500	1,343,707	1,332,773	5,283,463		3,467	511,543	775,829	6,129,933	3,409,327
TOTAL	524,452	1,146,619	26,779,742	15,343,903	14,884,194	789,968	918,798	12,000,844	11,172,102	17,148,321	15,006,961
O.D.				127,320	146,659				74,384	24,237	86,824

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	382,657	1,360,753	9,355,596	2,797,954	3,219,010	502,317	1,294,169	8,925,676	2,127,131	3,366,606	2,552,883
2009	17,946	89,544	8,707,722	3,660,564	2,956,868	868,982	135,611	7,296,872	2,808,358	3,159,359	2,540,545
2010	1,477	147,087	7,528,892	3,957,971	2,514,612	1,496	102,851	6,009,082	2,698,116	3,292,486	2,850,547
2011	1,480	188,637	7,575,308	4,461,789	2,587,277	1,166	238,358	6,458,465	3,539,124	3,006,846	3,040,501
2012	2,394	237,161	7,493,844	3,321,464	4,204,085	3,230	305,134	5,298,476	2,044,061	4,172,065	3,255,907
TOTAL	405,954	2,023,182	40,661,362	18,199,742	15,481,852	1,377,191	2,076,123	33,988,571	13,216,790	16,997,362	14,240,383
O.D.	30	2,574	93,817	145,035	144,391	13	1,839	49,503	63,343	30,228	82,480

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	80,680,159	64,278,743	14,322,863			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-25,578,560	-13,706,736	59,591			
TOTAL LOSSES	55,101,599	50,572,007	14,382,454			
EXPECTED LOSSES	65,803,825	52,161,568	14,444,741			
CREDIBILITY	1.00	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.137	.126	.036	.299		
INDICATED (POST-TEST)	.161	.148	.042	.351		
PRES. ON RATE LEVEL	.162	.128	.036	.326		
DERIVED BY FORMULA	.161	.148	.042	.351		
UNDERLYING PRES. RATE	.164	.130	.036	.330		
PROPOSED	.161	.148	.042	.351		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	.343
IND. RATES				.34	MINIMUM PREMIUM	
MAN. RATES	.35	.34	.33	+ .34	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	396,166	5,579,550	1.408			8	15	60	83
2009	372,151	4,079,305	1.096			4	20	70	94
2010	450,663	4,016,202	.891			4	19	81	104
2011	457,016	3,088,478	.675			1	16	72	89
2012	502,411	3,491,941	.695			1	13	90	104
TOTAL	2,178,407	20,255,476	.930			18	83	373	474
O.D.		184,823	.008			1	1	2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,448,371	665,108	543,798			1,413,440	424,500	664,920	419,413
2009			741,431	827,174	648,186			235,068	282,710	717,674	627,062
2010			795,532	867,578	690,418			248,444	260,071	554,368	599,791
2011			170,551	479,611	589,046			113,012	409,643	635,048	691,567
2012			126,644	627,673	810,204			47,965	304,817	1,049,716	524,922
TOTAL			3,282,529	3,467,144	3,281,652			2,057,929	1,681,741	3,621,726	2,862,755
O.D.			134,716	1,459	8,515			2,900	2,332	6,904	27,997

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,639,295	747,582	684,640			2,995,854	528,079	841,123	386,699
2009	106	9,569	940,507	938,760	752,641	71	13,956	614,982	347,227	837,026	606,996
2010	303	23,830	1,170,562	936,183	760,845	160	12,120	679,672	310,988	615,406	576,399
2011	163	15,085	602,459	483,915	589,812	103	22,201	592,882	385,075	644,804	649,381
2012	758	47,267	1,581,671	815,515	681,589	629	58,496	1,037,720	442,885	727,868	501,301
TOTAL	1,330	95,751	5,934,494	3,921,955	3,469,527	963	106,773	5,921,110	2,014,254	3,666,227	2,720,776
O.D.		39	166,177	1,515	10,043		80	9,484	2,137	7,837	26,490

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,236,201	13,093,495	2,747,266	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,698,433	-2,884,857	12,673	
TOTAL LOSSES	7,537,768	10,208,638	2,759,939	
EXPECTED LOSSES	12,155,511	11,066,307	2,940,850	
CREDIBILITY	.28	.76	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.346	.469	.127	.942
INDICATED (POST-TEST)	.407	.551	.149	1.107
PRES. ON RATE LEVEL	.551	.502	.133	1.186
DERIVED BY FORMULA	.511	.539	.149	1.199
UNDERLYING PRES. RATE	.558	.508	.135	1.201
PROPOSED	.506	.533	.147	1.186

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.161
IND. RATES				1.16	MINIMUM PREMIUM	
MAN. RATES	1.33	1.31	1.20	+ 1.16	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
2008	358,714	4,612,157	1.285			358,714			6	25	76	107
2009	382,799	3,200,537	.836			382,799			2	17	83	102
2010	393,747	4,386,122	1.113			393,747			3	22	92	117
2011	415,223	4,417,608	1.063			415,223			3	23	81	107
2012	450,005	4,633,644	1.029			450,005	1			9	106	116
TOTAL	2,000,488	21,250,068	1.062			2,000,488	1		14	96	438	549
O.D.		37,549	.001									

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,223,982	622,636	160,750			406,692	757,264	492,345	948,488
2009			365,389	436,617	318,547			109,787	374,189	562,653	1,033,355
2010			391,893	634,559	514,230			384,526	492,379	973,206	995,329
2011			383,289	566,020	524,030			188,072	477,620	826,936	1,451,641
2012	292,885		499,765	974,259	974,259	3,000			280,321	1,297,514	1,285,900
TOTAL	292,885		2,364,553	2,759,597	2,491,816	3,000		1,089,077	2,381,773	4,152,654	5,714,713
O.D.											37,549

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,496,930	699,844	202,382			1,031,777	942,038	622,815	874,506
2009	53	4,701	465,307	494,912	370,105	35	7,952	320,731	449,404	657,550	1,000,288
2010	195	13,182	619,924	680,681	562,348	265	18,821	1,001,458	579,995	1,079,261	956,511
2011	189	21,586	867,939	561,590	540,764	138	30,443	812,639	460,185	837,855	1,363,091
2012	319,056	43,738	1,447,381	777,657	784,411	7,195	61,026	1,057,355	486,663	886,369	1,228,035
TOTAL	319,493	83,207	4,897,481	3,214,684	2,460,010	7,633	118,242	4,223,960	2,918,285	4,083,850	5,422,431
O.D.											35,528

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,650,016	12,676,829	5,457,959	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,448,413	-2,660,089	23,405	
TOTAL LOSSES	6,201,603	10,016,740	5,481,364	
EXPECTED LOSSES	8,922,177	10,182,483	5,521,347	
CREDIBILITY	.26	.72	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.310	.501	.274	1.085
INDICATED (POST-TEST)	.364	.589	.322	1.275
PRES. ON RATE LEVEL	.440	.503	.273	1.216
DERIVED BY FORMULA	.420	.565	.322	1.307
UNDERLYING PRES. RATE	.446	.509	.276	1.231
PROPOSED	.410	.551	.314	1.275

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.248
IND. RATES				1.25	MINIMUM PREMIUM	
MAN. RATES	1.36	1.34	1.23	+ 1.25	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
2008	1,618,397	35,940,285	2.220				1,618,397			39	121	615	775
2009	1,722,510	39,227,030	2.277				1,722,510			56	127	652	835
2010	1,768,246	38,322,399	2.167				1,768,246			41	122	605	768
2011	1,818,314	32,640,844	1.795				1,818,314			24	109	563	696
2012	1,910,364	26,726,019	1.399				1,910,364			8	68	595	671
TOTAL	8,837,831	172,856,577	1.956				8,837,831			168	547	3030	3745
O.D.		509,234	.005							1		12	13

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			7,075,406	4,823,918	6,037,470			2,908,303	4,207,163	5,603,612	5,284,413
2009			8,971,455	4,678,547	7,646,225			2,902,223	2,777,432	6,776,119	5,475,029
2010			7,154,869	5,292,130	6,909,447			3,546,531	3,928,290	6,119,872	5,371,260
2011			4,110,483	4,225,483	7,470,437			2,070,087	3,249,339	6,386,989	5,128,026
2012			1,470,255	2,986,648	6,806,533			540,081	1,775,280	8,044,175	5,103,047
TOTAL			28,782,468	22,006,726	34,870,112			11,967,225	15,937,504	32,930,767	26,361,775
O.D.			266,705		103,104			4,338		29,208	105,879

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			8,511,128	5,422,083	7,601,183			6,892,918	5,233,709	7,088,571	4,872,229
2009	1,286	114,588	11,036,983	5,412,683	8,844,593	939	159,757	7,460,077	3,415,406	7,910,299	5,299,828
2010	2,458	195,843	9,983,273	5,886,427	7,529,185	2,412	168,134	9,560,506	4,583,837	6,848,865	5,161,781
2011	2,063	211,541	8,572,209	4,624,660	7,453,357	1,117	261,917	7,003,116	3,244,174	6,467,262	4,815,216
2012	4,239	328,881	10,928,163	5,195,119	5,525,184	4,543	425,915	7,607,507	3,095,901	5,537,042	4,873,410
TOTAL	10,046	850,853	49,031,756	26,540,972	36,953,502	9,011	1,015,723	38,524,124	19,573,027	33,852,039	25,022,464
O.D.	6	329	339,640	6,280	112,773		81	12,983	1,029	33,300	100,473

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	89,794,552	117,072,922	25,122,937	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-29,569,922	-26,614,780	114,130	
TOTAL LOSSES	60,224,630	90,458,142	25,237,067	
EXPECTED LOSSES	76,182,104	101,369,923	27,574,034	
CREDIBILITY	.71	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.681	1.024	.286	1.991
INDICATED (POST-TEST)	.800	1.203	.336	2.339
PRES. ON RATE LEVEL	.851	1.133	.308	2.292
DERIVED BY FORMULA	.815	1.203	.336	2.354
UNDERLYING PRES. RATE	.862	1.147	.312	2.321
PROPOSED	.810	1.195	.334	2.339

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.290
IND. RATES				2.29	MINIMUM PREMIUM	
MAN. RATES	2.73	2.57	2.32	+ 2.29	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	4,483,751	33,360,944	.744	1		56	53	610	720	
2009	4,469,029	38,354,636	.858			64	70	577	711	
2010	4,865,554	35,997,029	.739			55	84	626	765	
2011	5,578,087	29,966,761	.537			35	70	612	717	
2012	5,749,141	30,294,447	.526			27	49	614	690	
TOTAL	25,145,562	167,973,817	.668	1		237	326	3039	3603	
O.D.		623,011	.002				6	19	25	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	200,000		10,054,956	2,251,875	5,068,689	1,938		4,213,930	1,856,754	5,073,662	4,639,140
2009			12,549,700	2,951,985	4,910,697			6,176,113	1,634,864	5,689,795	4,441,482
2010			9,838,059	2,867,556	5,671,502			4,270,133	1,982,902	6,462,942	4,903,935
2011			5,964,625	3,395,285	5,245,379			2,456,952	2,379,088	5,806,983	4,718,449
2012			4,385,936	2,135,974	6,260,676			2,152,582	1,661,236	8,116,545	5,581,498
TOTAL	200,000		42,793,276	13,602,675	27,156,943	1,938		19,269,710	9,514,844	31,149,927	24,284,504
O.D.				119,923	58,417				7,114	32,502	405,055

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	212,000		11,995,854	2,531,106	6,381,490	6,787		10,055,035	2,309,802	6,418,185	4,277,287
2009	1,733	150,956	14,554,201	3,464,161	5,728,240	1,701	249,638	12,967,292	2,096,005	6,657,510	4,299,355
2010	2,285	231,604	12,414,202	3,409,455	6,224,952	2,034	171,065	10,558,397	2,571,244	7,172,824	4,712,682
2011	1,860	236,593	9,641,599	3,764,066	5,373,377	1,080	269,738	7,221,575	2,540,302	5,872,087	4,430,624
2012	3,655	364,338	12,236,681	4,606,423	5,219,402	5,596	549,546	10,377,277	3,214,260	5,684,254	5,330,331
TOTAL	221,533	983,491	60,842,537	17,775,211	28,927,461	17,198	1,239,987	51,179,576	12,731,613	31,804,860	23,050,279
O.D.	2	569	19,681	138,970	59,552	3	790	15,056	11,123	26,379	385,170

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	114,520,423	91,475,169	23,435,449			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-35,299,365	-19,843,986	111,723			
TOTAL LOSSES	79,221,058	71,631,183	23,547,172			
EXPECTED LOSSES	91,529,847	76,191,054	25,899,930			
CREDIBILITY	1.00	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.315	.285	.094	.694		
INDICATED (POST-TEST)	.370	.335	.110	.815		
PRES. ON RATE LEVEL	.359	.299	.102	.760		
DERIVED BY FORMULA	.370	.335	.110	.815		
UNDERLYING PRES. RATE	.364	.303	.103	.770		
PROPOSED	.370	.335	.110	.815		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	.798
IND. RATES				.80	MINIMUM PREMIUM	
MAN. RATES	.85	.86	.77	+ .80	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	1,378,093	533,711	.038				4	6	10	
2009	1,362,823	430,574	.031			1	2	5	8	
2010	1,463,514	473,469	.032				4	6	10	
2011	1,546,625	215,983	.013				2	2	4	
2012	1,642,852	299,710	.018				1	6	7	
TOTAL	7,393,907	1,953,447	.026			1	13	25	39	
O.D.		385								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				148,534	29,296				205,192	65,332	85,357
2009			128,901	26,057	35,132			42,794	22,797	105,590	69,303
2010				49,575	108,666				133,431	78,233	103,564
2011				9,163	20,626				61,935	24,349	99,910
2012				12,949	12,580				92,166	68,887	113,128
TOTAL			128,901	246,278	206,300			42,794	515,521	342,391	471,262
O.D.											385

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				166,952	36,885				255,259	82,645	78,699
2009	19	1,593	153,734	30,597	41,334	13	2,376	108,028	29,240	122,979	67,085
2010	18	523	20,990	55,751	115,616	41	1,639	49,106	144,768	89,235	99,525
2011	3	258	10,148	10,078	20,028	12	1,666	45,480	51,009	27,523	93,815
2012	12	795	26,510	14,854	10,776	103	8,327	148,054	69,490	54,354	108,037
TOTAL	52	3,169	211,382	278,232	224,639	169	14,008	350,668	549,766	376,736	447,161
O.D.											370

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	579,448	1,429,373	447,531	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-229,454	-367,728	4,045	
TOTAL LOSSES	349,994	1,061,645	451,576	
EXPECTED LOSSES	591,512	1,404,843	961,208	
CREDIBILITY	.63	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.005	.014	.006	.025
INDICATED (POST-TEST)	.006	.016	.007	.029
PRES. ON RATE LEVEL	.008	.019	.013	.040
DERIVED BY FORMULA	.007	.016	.007	.030
UNDERLYING PRES. RATE	.008	.019	.013	.040
PROPOSED	.007	.016	.007	.030

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE
IND. RATES				.03	MINIMUM PREMIUM
MAN. RATES	.05	.05	.04	+ .03	PRESENT

+PROPOSED *LIMITED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	854,704	3,066,212	.358	1		4	8	44	57	
2009	871,713	4,322,700	.495	2		3	7	44	56	
2010	868,243	3,304,354	.380			4	7	31	42	
2011	887,514	2,734,142	.308			1	9	30	40	
2012	904,591	2,272,658	.251	1			6	31	38	
TOTAL	4,386,765	15,700,066	.358	4		12	37	180	233	
O.D.		5,023								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	290,791		654,348	226,021	232,988			419,848	114,006	554,329	573,881
2009	69,372		510,002	316,166	665,344	13,749		1,239,079	213,416	914,802	380,770
2010			685,799	292,852	144,515			985,290	272,211	301,418	622,269
2011			179,450	443,934	384,471			1,379	600,092	515,180	609,636
2012			423,849	387,411	132,808				258,627	633,984	435,979
TOTAL	360,163		2,029,599	1,702,822	1,814,729	146,557		2,645,596	1,458,352	2,919,713	2,622,535
O.D.											5,023

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	308,238		790,916	254,048	293,333			1,050,861	141,824	701,226	529,118
2009	97,141	4,457	424,330	366,275	765,557	44,240	30,987	1,544,491	275,790	1,067,835	368,585
2010	131	14,195	736,802	318,490	169,196	290	22,019	1,434,415	326,666	350,603	598,001
2011	135	13,655	543,978	431,931	394,423	106	18,186	488,269	517,785	536,389	572,448
2012	473	25,242	846,605	475,993	334,271	289,458	37,836	661,325	306,501	444,576	416,360
TOTAL	406,118	57,549	3,342,631	1,846,737	1,956,780	334,094	109,028	5,179,361	1,568,566	3,100,629	2,484,512
O.D.											4,859

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,428,781	8,472,712	2,489,371	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,710,326	-2,027,775	11,801	
TOTAL LOSSES	6,718,455	6,444,937	2,501,172	
EXPECTED LOSSES	6,931,089	7,676,839	2,939,133	
CREDIBILITY	.44	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.153	.147	.057	.357
INDICATED (POST-TEST)	.180	.173	.067	.420
PRES. ON RATE LEVEL	.156	.173	.066	.395
DERIVED BY FORMULA	.167	.173	.067	.407
UNDERLYING PRES. RATE	.158	.175	.067	.400
PROPOSED	.167	.173	.067	.407

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	TOTAL
IND. RATES				.40	MINIMUM PREMIUM	
MAN. RATES	.44	.43	.40	+ .40	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	80,913	1,307,060	1.615			1	2	30	33
2009	91,494	1,468,948	1.605			3	4	25	32
2010	98,763	1,788,394	1.810			1	3	46	50
2011	98,887	1,795,266	1.815					33	33
2012	105,715	1,158,498	1.095				3	32	35
TOTAL	475,772	7,518,166	1.580			5	12	166	183
O.D.		628							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			140,823	143,429	434,266			26,211	67,689	331,576	163,066
2009			438,188	314,534	125,076			118,931	131,600	157,701	182,918
2010			115,000	179,020	382,406			60,000	38,161	733,445	280,362
2011					690,312					847,252	257,702
2012				114,955	212,929				72,712	511,189	246,713
TOTAL			694,011	751,938	1,844,989			205,142	310,162	2,581,163	1,130,761
O.D.											628

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			172,227	161,214	546,741			66,497	84,206	419,443	150,347
2009	63	5,460	537,079	356,039	148,551	42	5,870	304,898	158,552	185,402	177,065
2010	83	4,239	206,674	203,355	409,112	34	4,571	199,344	76,476	797,079	269,428
2011	88	3,748	158,548	73,043	654,130	10	5,776	136,267	71,088	817,968	241,982
2012	146	9,755	323,221	174,202	171,995	226	21,543	371,683	170,406	345,641	235,611
TOTAL	380	23,202	1,397,749	967,853	1,930,529	312	37,760	1,078,689	560,728	2,565,533	1,074,433
O.D.											595

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,538,092	6,024,643	1,075,028	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-952,208	-978,046	4,338	
TOTAL LOSSES	1,585,884	5,046,597	1,079,366	
EXPECTED LOSSES	2,469,257	3,739,568	1,027,667	
CREDIBILITY	.10	.28	.42	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.333	1.061	.227	1.621
INDICATED (POST-TEST)	.391	1.247	.267	1.905
PRES. ON RATE LEVEL	.513	.776	.213	1.502
DERIVED BY FORMULA	.501	.908	.236	1.645
UNDERLYING PRES. RATE	.519	.786	.216	1.521
PROPOSED	.501	.908	.236	1.645

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.610
IND. RATES				1.61	MINIMUM PREMIUM	
MAN. RATES	1.58	1.56	1.52	+ 1.61	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	11,812,719	52,219,505	.442	3		46	51	1289	1389
2009	12,285,876	51,785,787	.421	5		40	73	1249	1367
2010	12,753,904	55,879,380	.438	3		49	70	1270	1392
2011	12,735,556	53,184,196	.417		1	38	74	1155	1268
2012	12,705,077	38,972,037	.306	1		14	303	861	1179
TOTAL	62,293,132	252,040,905	.405	12	1	187	571	5824	6595
O.D.		1,411,735	.002			1		62	63

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	1,681,079		8,136,524	1,923,266	12,051,961	11,954		3,638,582	1,568,254	15,678,779	7,529,106
2009	1,292,526		6,919,714	2,648,531	12,310,542	344,503		3,218,258	1,885,504	15,656,758	7,509,451
2010	359,077		8,627,551	3,225,780	12,736,413	140,759		3,672,720	2,659,870	16,153,885	8,303,325
2011		184,032	6,967,010	3,155,953	10,943,896		1,615,262	4,140,846	3,125,611	14,819,607	8,231,979
2012	436		1,903,469	5,244,815	6,048,322	3,967		825,671	6,352,128	10,332,081	8,261,148
TOTAL	3,333,118	184,032	32,554,268	16,198,345	54,091,134	501,183	1,615,262	15,496,077	15,591,367	72,641,110	39,835,009
O.D.			252,817		450,631			22,621		410,425	275,241

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	1,340,511		9,705,108	2,161,750	15,173,431	31,497		7,994,024	1,950,911	19,833,666	6,941,836
2009	1,566,211	90,359	8,477,243	3,212,898	14,147,755	1,041,037	209,838	7,517,389	2,534,736	18,185,904	7,269,149
2010	460,966	216,916	11,597,183	4,077,722	13,657,751	301,781	185,278	9,751,785	3,698,960	17,670,793	7,979,495
2011	2,513	329,568	11,313,481	4,173,567	10,777,717	4,003	1,104,344	10,256,733	3,682,999	14,631,053	7,729,828
2012	6,574	398,228	13,401,734	6,586,593	5,205,201	18,426	825,322	14,833,208	6,277,581	7,503,192	7,889,396
TOTAL	3,376,775	1,035,071	54,494,749	20,212,530	58,961,855	1,396,744	2,324,782	50,353,139	18,145,187	77,824,608	37,809,704
O.D.	21	1,088	353,515	22,079	499,737		1,955	84,445	15,425	457,826	261,555

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	113,422,284	176,139,247	38,071,259			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-41,608,810	-40,349,159	159,567			
TOTAL LOSSES	71,813,474	135,790,088	38,230,826			
EXPECTED LOSSES	106,521,256	152,618,174	39,867,605			
CREDIBILITY	1.00	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.115	.218	.061	.394		
INDICATED (POST-TEST)	.135	.256	.072	.463		
PRES. ON RATE LEVEL	.169	.242	.063	.474		
DERIVED BY FORMULA	.135	.256	.072	.463		
UNDERLYING PRES. RATE	.171	.245	.064	.480		
PROPOSED	.135	.256	.072	.463		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	.453
IND. RATES				.45	MINIMUM PREMIUM	
MAN. RATES	.54	.51	.48	+ .45	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	97,943	2,572,673	2.626			4	8	30	42
2009	100,507	3,393,154	3.376			8	8	33	49
2010	84,547	2,609,959	3.086			7	8	40	55
2011	77,200	1,951,801	2.528			2	5	43	50
2012	83,570	1,976,861	2.365			1	4	41	46
TOTAL	443,767	12,504,448	2.818			22	33	187	242

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			801,107	445,880	178,261			317,577	472,480	212,953	144,415
2009			1,582,742	345,314	86,000			835,074	184,698	232,997	126,329
2010			1,281,845	301,822	156,136			313,385	245,891	193,009	117,871
2011			383,720	202,320	546,234			135,325	153,513	398,787	131,902
2012			128,380	227,747	633,159			59,599	66,865	750,410	110,701
TOTAL			4,177,794	1,523,083	1,599,790			1,660,960	1,123,447	1,788,156	631,218

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			979,754	501,169	224,431			805,693	587,765	269,385	133,151
2009	226	19,339	1,878,920	398,084	112,738	266	35,714	2,034,195	233,005	279,496	122,286
2010	216	28,832	1,551,417	343,579	194,991	189	12,781	794,066	282,153	225,243	113,274
2011	147	16,113	658,717	250,354	542,683	64	15,946	425,536	164,315	401,093	123,856
2012	356	28,608	948,148	445,380	508,449	342	33,952	609,456	234,032	507,852	105,719
TOTAL	945	92,892	6,016,956	1,938,566	1,583,292	861	98,393	4,668,946	1,501,270	1,683,069	598,286

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,878,993	6,706,197	598,286	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,004,164	-952,984	1,838	
TOTAL LOSSES	8,874,829	5,753,213	600,124	
EXPECTED LOSSES	5,045,631	3,563,448	492,582	
CREDIBILITY	.10	.26	.40	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.000	1.296	.135	3.431
INDICATED (POST-TEST)	2.350	1.523	.159	4.032
PRES. ON RATE LEVEL	1.123	.793	.109	2.025
DERIVED BY FORMULA	1.246	.983	.129	2.358
UNDERLYING PRES. RATE	1.137	.803	.111	2.051
PROPOSED	1.246	.983	.129	2.358

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	TOTAL
IND. RATES				2.31	MINIMUM PREMIUM	
MAN. RATES	1.65	1.84	2.05	+ 2.31	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	225,355	2,556,668	1.134			3	9	22	34
2009	224,804	2,285,875	1.016		1	2	15	20	38
2010	213,715	1,921,498	.899			5	5	29	39
2011	224,322	1,526,938	.680			2	7	27	36
2012	224,631	1,303,536	.580				4	24	28
TOTAL	1,112,827	9,594,515	.862		1	12	40	122	175
O.D.		1,633						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			754,947	410,791	153,436			245,294	199,911	334,615	457,674
2009		6,738	399,157	417,523	298,539		138,497	116,661	280,155	183,883	444,722
2010			829,018	81,531	147,124			223,931	56,296	190,618	392,980
2011			364,872	108,199	183,002			89,931	101,792	236,488	442,654
2012				251,902	231,608				101,064	325,917	393,045
TOTAL		6,738	2,347,994	1,269,946	1,013,709		138,497	675,817	739,218	1,271,521	2,131,075
O.D.					1,000						633

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			923,300	461,729	193,174			622,311	248,690	423,287	421,975
2009	66	17,279	503,755	473,590	347,342	4,445	659,333	325,253	333,725	217,630	430,491
2010	129	17,856	981,659	108,215	172,445	93	8,047	532,321	77,678	213,991	377,654
2011	79	12,170	499,382	129,873	192,827	40	10,407	278,059	106,626	238,998	415,652
2012	277	15,047	504,334	283,461	199,701	191	17,366	302,058	139,557	225,536	375,358
TOTAL	551	62,352	3,412,430	1,456,868	1,105,489	4,769	695,153	2,060,002	906,276	1,319,442	2,021,130
O.D.			29	17	1,144						596

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	6,235,286	4,789,236	2,021,726		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-1,738,673	-1,093,287	7,974		
TOTAL LOSSES	4,496,613	3,695,949	2,029,700		
EXPECTED LOSSES	4,429,052	4,128,589	2,014,217		
CREDIBILITY	.18	.49	.74		
PURE PREMIUMS					
INDICATED (PRE-TEST)	.404	.332	.182	.918	
INDICATED (POST-TEST)	.475	.390	.214	1.079	
PRES. ON RATE LEVEL	.393	.366	.179	.938	
DERIVED BY FORMULA	.408	.378	.205	.991	
UNDERLYING PRES. RATE	.398	.371	.181	.950	
PROPOSED	.408	.378	.205	.991	
IND. RATES					
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE
IND. RATES				.97	MINIMUM PREMIUM
MAN. RATES	1.04	1.04	.95	+ .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
2008	93,538	362,646	.387			93,538				2	19	21
2009	93,366	411,567	.440			93,366				2	14	16
2010	98,891	1,258,315	1.272			98,891			2	4	14	20
2011	99,992	972,561	.972			99,992			1	3	22	26
2012	106,514	670,986	.629			106,514	1			2	26	29
TOTAL	492,301	3,676,075	.747			492,301	1		3	13	95	112
O.D.		909										

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				16,613	38,142				35,669	86,283	185,939
2009				113,024	17,859				65,050	77,995	137,639
2010			405,309	196,075	41,191			184,680	67,378	95,619	268,063
2011			234,855	105,711	110,017			63,871	70,929	158,821	228,357
2012	29,976			91,929	102,837	5,500			42,970	254,489	143,285
TOTAL	29,976		640,164	523,352	310,046	5,500		248,551	281,996	673,207	963,283
O.D.											909

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				18,673	48,021				44,373	109,149	171,436
2009		31	7,689	126,318	21,212		478	9,403	77,473	91,189	133,235
2010	84	9,854	512,690	211,097	55,087	84	6,684	441,404	83,414	110,501	257,609
2011	58	8,363	340,940	113,875	118,646	30	7,278	195,100	73,874	160,827	214,427
2012	32,692	5,973	199,945	111,096	86,699	12,083	11,172	193,099	88,664	172,715	136,837
TOTAL	32,834	24,221	1,061,264	581,059	329,665	12,197	25,612	839,006	367,798	644,381	913,544
O.D.											872

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,995,134	1,922,903	914,416	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-816,364	-494,118	3,295	
TOTAL LOSSES	1,178,770	1,428,785	917,711	
EXPECTED LOSSES	2,097,203	1,880,589	797,528	
CREDIBILITY	.10	.28	.43	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.239	.290	.186	.715
INDICATED (POST-TEST)	.281	.341	.219	.841
PRES. ON RATE LEVEL	.421	.377	.160	.958
DERIVED BY FORMULA	.407	.367	.185	.959
UNDERLYING PRES. RATE	.426	.382	.162	.970
PROPOSED	.406	.367	.185	.958

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	TOTAL
IND. RATES				.94	MINIMUM PREMIUM	
MAN. RATES	1.15	1.06	.97	+ .94	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	235,453	6,935,830	2,945			235,453	1	1	5	13	115	135
2009	242,408	4,325,103	1,784			242,408			1	17	110	128
2010	259,102	5,039,160	1,944			259,102			4	19	103	126
2011	233,742	3,879,131	1,659			233,742	1		1	16	97	115
2012	250,497	4,659,276	1,860			250,497			1	20	87	108
TOTAL	1,221,202	24,838,500	2,034			1,221,202	2	1	12	85	512	612
O.D.		49,355	.004								1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	256,971	423,757	1,334,465	464,471	478,771	11,157	200,000	1,031,490	470,417	1,080,064	1,184,267
2009			165,576	610,408	539,670			106,485	767,685	1,191,108	944,171
2010			581,493	583,074	786,479			217,482	566,389	1,213,337	1,090,906
2011	425,157		192,999	473,674	383,974			28,500	449,083	1,005,192	920,552
2012			129,334	256,359	547,790			46,822	1,770,947	1,025,891	882,133
TOTAL	682,128	423,757	2,403,867	2,387,986	2,736,684	11,157	200,000	1,430,779	4,024,521	5,515,592	5,022,029
O.D.					19,240					10,122	19,993

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	272,389	534,271	1,425,204	522,065	602,778	39,072	350,703	2,171,457	585,198	1,366,282	1,091,894
2009	24	2,453	248,810	690,998	622,666	36	11,637	373,467	920,858	1,390,588	913,958
2010	241	17,407	869,210	645,320	852,298	262	16,435	757,791	663,976	1,338,587	1,048,361
2011	507,499	14,441	576,053	458,168	396,029	83	19,765	517,500	441,396	1,000,889	864,398
2012	302	25,929	861,352	401,398	443,000	1,125	91,217	1,626,643	723,785	759,912	842,437
TOTAL	780,455	594,501	3,980,629	2,717,949	2,916,771	40,578	489,757	5,446,858	3,335,213	5,856,258	4,761,048
O.D.	3	522	16,701	8,045	14,509	3	331	5,647	2,562	6,708	18,999

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,355,985	14,858,015	4,780,047			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,880,868	-3,574,352	20,581			
TOTAL LOSSES	7,475,117	11,283,663	4,800,628			
EXPECTED LOSSES	9,916,160	13,506,494	5,165,684			
CREDIBILITY	.19	.52	.79			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.612	.924	.393	1.929		
INDICATED (POST-TEST)	.719	1.086	.462	2.267		
PRES. ON RATE LEVEL	.802	1.092	.418	2.312		
DERIVED BY FORMULA	.786	1.089	.453	2.328		
UNDERLYING PRES. RATE	.812	1.106	.423	2.341		
PROPOSED	.781	1.081	.450	2.312		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.263
IND. RATES				2.26	MINIMUM PREMIUM	
MAN. RATES	2.62	2.50	2.34	+ 2.26	PRESENT	

+PROPOSED

CLASSIFICATION STUDY - PENNSYLVANIA
 INDUSTRY GROUP:
 3

CLASS:
 ATHLETIC TEAM-SEMI. PROF. & PROF.

CODE:
 970

Manual Year	Comp/Teams Reported	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2008	47,697	2,494,679	5.230	2,624,022	34,647	0.5661	0	0	2	8	17	27
2009	49,094	3,563,984	7.260	3,939,382	47,146	0.7333	0	0	4	11	21	36
2010	45,419	3,302,960	7.272	3,924,664	58,552	0.7046	0	0	2	5	25	32
2011	47,417	3,081,622	6.499	3,795,517	37,193	0.8225	0	0	0	14	25	39
2012	41,280	2,287,074	5.540	2,902,343	32,581	0.5572	0	0	0	7	16	23
TOTAL	230,907	14,730,319	6.379	17,185,928	42,715	0.6799	0	0	8	45	104	157
O.D.		16,018	0.007				0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2008	0	0	393,984	157,266	104,696	0	0	61,661	57,929	159,934	1,559,209
2009	0	0	609,359	474,563	116,819	0	0	86,930	243,503	166,068	1,866,742
2010	0	0	417,878	227,598	709,927	0	0	168,429	129,899	219,917	1,429,312
2011	0	0	0	716,332	355,361	0	0	0	201,728	177,107	1,631,094
2012	0	0	0	265,610	49,183	0	0	0	281,334	153,231	1,537,716
TOTAL	0	0	1,421,221	1,841,369	1,335,986	0	0	317,020	914,393	876,257	8,024,073
O.D.	0	0	0	0	0	0	0	0	0	0	16,018

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2008	0	0	498,390	183,058	141,340	0	0	139,724	76,292	234,943	1,350,275
2009	0	12,205	798,228	530,714	143,597	0	4,757	227,042	320,781	220,123	1,681,935
2010	94	15,125	631,616	289,600	752,699	90	22,573	415,066	171,883	265,213	1,360,705
2011	108	21,071	592,297	687,537	383,694	81	7,249	181,968	208,539	204,211	1,508,762
2012	249	16,350	410,805	219,506	58,249	156	26,936	399,348	222,712	136,409	1,411,623
TOTAL	451	64,751	2,931,336	1,910,415	1,479,579	327	61,515	1,363,148	1,000,207	1,060,899	7,313,300
O.D.											15,092

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,421,528	5,451,100	7,328,392	
IBNR + FREQ. ADJUSTMENT	(1,618,018)	(916,311)	20,042	
TOTAL LOSSES	2,803,510	4,534,789	7,348,434	
EXPECTED LOSSES	4,246,380	3,244,243	6,024,364	
CREDIBILITY	0.06	0.17	0.26	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.214	1.964	3.182	6.360
INDICATED (POST-TEST)	1.321	2.137	3.462	6.920
PRES. ON LOSS COST LEVEL	1.713	1.308	2.430	5.451
DERIVED BY FORMULA	1.689	1.449	2.698	5.836
UNDERLYING PRES. LOSS COST	1.839	1.405	2.609	5.853
PROPOSED	1.689	1.449	2.698	5.836
YEAR	4-1-15	4-1-16	IND. LOSS COST =	5.789
IND. LOSS COST		5.79		
MAN.LOSS COST	5.85	5.79	ADJ. LOSS COST =	5.79

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	1,332,028	38,763,521	2.910	2	1	60	154	501	718
2009	1,313,204	32,674,151	2.488	4		44	164	486	698
2010	1,308,665	33,494,540	2.559	1	1	39	168	476	685
2011	1,302,378	38,178,898	2.931			40	159	518	717
2012	1,306,087	25,752,582	1.971			9	80	549	638
TOTAL	6,562,362	168,863,692	2.573	7	2	192	725	2530	3456
O.D.		406,352	.006				4	14	18

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	133,150	450,284	11,053,872	6,321,448	4,202,657		900,000	5,140,586	3,492,840	4,418,678	2,650,006
2009	787,708		7,418,274	6,563,381	4,015,533	22,929		2,761,122	4,604,042	4,028,222	2,472,940
2010		63,529	6,863,036	6,156,562	4,391,285	917,138	1,951	4,453,064	4,074,931	4,255,755	2,317,289
2011			6,918,242	6,646,833	5,414,623			6,301,097	4,668,753	5,635,570	2,593,780
2012			1,862,396	3,011,193	5,905,822			2,363,583	2,098,079	7,899,188	2,612,321
TOTAL	920,858	513,813	34,115,820	28,699,417	23,929,920	940,067	901,951	21,019,452	18,938,645	26,237,413	12,646,336
O.D.				70,631	150,738				16,409	94,587	73,987

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	141,139	234,130	12,564,052	7,105,312	5,291,155		650,844	10,629,052	4,345,096	5,589,625	2,443,306
2009	1,103,565	93,903	9,227,714	7,440,775	4,694,062	74,339	138,893	7,266,899	5,498,285	4,749,489	2,393,806
2010	2,273	304,250	9,244,454	6,638,599	4,879,358	887,496	170,273	9,670,146	4,657,336	4,837,351	2,226,915
2011	2,487	305,462	12,320,928	6,617,095	5,729,997	1,996	451,533	12,193,948	4,463,286	5,937,380	2,435,559
2012	4,110	309,551	10,327,373	4,851,089	4,858,403	5,293	493,139	9,033,003	3,305,782	5,513,990	2,494,767
TOTAL	1,253,574	1,247,296	53,684,521	32,652,870	25,452,975	969,124	1,904,682	48,793,048	22,269,785	26,627,835	11,994,353
O.D.	75	3,153	110,661	75,019	155,687	25	2,590	45,402	22,421	86,576	70,550

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	108,014,151	107,343,168	12,064,903			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-33,955,067	-25,266,966	49,951			
TOTAL LOSSES	74,059,084	82,076,202	12,114,854			
EXPECTED LOSSES	86,360,683	95,219,872	12,730,982			
CREDIBILITY	.58	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.129	1.251	.185	2.565		
INDICATED (POST-TEST)	1.327	1.470	.217	3.014		
PRES. ON RATE LEVEL	1.299	1.433	.192	2.924		
DERIVED BY FORMULA	1.315	1.470	.217	3.002		
UNDERLYING PRES. RATE	1.316	1.451	.194	2.961		
PROPOSED	1.315	1.470	.217	3.002		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.939
IND. RATES				2.94	MINIMUM PREMIUM	
MAN. RATES	3.42	3.15	2.96	+ 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
2008	20,431	1,129,572	5,528				1	32	33
2009	21,448	518,726	2,418				1	31	32
2010	17,720	752,778	4,248			1		21	22
2011	19,094	389,540	2,040					13	13
2012	34,613	346,297	1,000				2	22	24
TOTAL	113,306	3,136,913	2,769			1	4	119	124

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				25,214	595,374				19,059	389,884	100,041
2009				38,322	191,303				6,395	213,737	68,969
2010			137,140		272,496			50,500		230,004	62,638
2011					178,818					183,060	27,662
2012				80,290	57,517				25,442	133,102	49,946
TOTAL			137,140	143,826	1,295,508			50,500	50,896	1,149,787	309,256

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				28,341	749,579				23,709	493,203	92,238
2009		125	8,160	45,995	219,037		1,240	5,861	11,385	247,672	66,762
2010	50	3,214	181,530	15,753	289,964	18	2,291	129,395	12,646	250,354	60,195
2011	22	970	41,066	18,924	169,446		1,246	29,441	15,360	176,732	25,975
2012	84	4,342	146,599	83,530	51,348	48	6,017	104,515	48,042	90,607	47,698
TOTAL	156	8,651	377,355	192,543	1,479,374	66	10,794	269,212	111,142	1,258,568	292,868

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	666,234	3,041,627	292,868	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-470,099	-335,985	1,018	
TOTAL LOSSES	196,135	2,705,642	293,886	
EXPECTED LOSSES	1,245,234	1,339,276	203,950	
CREDIBILITY	.04	.11	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.173	2.388	.259	2.820
INDICATED (POST-TEST)	.203	2.806	.304	3.313
PRES. ON RATE LEVEL	1.085	1.167	.178	2.430
DERIVED BY FORMULA	1.050	1.347	.198	2.595
UNDERLYING PRES. RATE	1.099	1.182	.180	2.461
PROPOSED	1.050	1.347	.198	2.595

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	TOTAL
IND. RATES				2.54	MINIMUM PREMIUM	
MAN. RATES	3.18	2.84	2.46	+ 2.54	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	522,051	14,327,182	2.744			522,051			19	51	245	315
2009	520,127	11,671,647	2.243			520,127			14	43	225	282
2010	552,916	12,473,524	2.255			552,916			11	61	246	318
2011	576,554	14,757,273	2.559			576,554	1		8	78	263	350
2012	620,637	12,336,586	1.987			620,637				61	275	336
TOTAL	2,792,285	65,566,212	2.348			2,792,285		1	52	294	1254	1601
O.D.		180,078	.006							2	6	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			3,105,910	2,260,939	2,530,260			1,814,414	1,344,358	2,112,866	1,158,435
2009			2,312,352	1,611,115	2,107,617			1,410,251	948,851	2,043,294	1,238,167
2010			1,739,937	2,474,824	1,679,512			1,499,905	1,619,415	2,123,233	1,336,698
2011		337,278	1,203,706	3,119,821	2,032,082		1,527,350	519,441	2,417,956	2,234,472	1,365,167
2012			1,263,485	3,187,199					2,101,946	4,198,868	1,585,088
TOTAL		337,278	8,361,905	10,730,184	11,536,670		1,527,350	5,244,011	8,432,526	12,712,733	6,683,555
O.D.				93,191	17,484				31,450	3,407	34,546

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			3,695,439	2,541,294	3,185,599			3,943,035	1,672,384	2,672,777	1,068,077
2009	315	28,542	2,762,488	1,848,542	2,438,256	385	60,600	2,986,360	1,164,655	2,389,327	1,198,546
2010	733	54,712	2,601,697	2,643,458	1,852,871	880	60,169	3,341,730	1,860,652	2,384,171	1,284,567
2011	920	188,263	3,619,176	2,962,735	2,135,077	2,996	780,299	3,008,023	2,141,575	2,337,947	1,281,892
2012	1,727	128,395	4,223,954	2,229,651	2,523,938	2,971	253,756	4,435,252	2,056,306	2,948,749	1,513,759
TOTAL	3,695	399,912	16,902,754	12,225,680	12,135,741	7,232	1,154,824	17,714,400	8,895,572	12,732,971	6,346,841
O.D.	14	712	22,273	95,796	21,190	9	341	10,647	33,493	4,579	32,759

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	36,216,813	46,145,022	6,379,600			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-9,989,823	-10,124,955	27,466			
TOTAL LOSSES	26,226,990	36,020,067	6,407,066			
EXPECTED LOSSES	25,744,868	38,673,147	6,533,946			
CREDIBILITY	.33	.90	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.939	1.290	.229	2.458		
INDICATED (POST-TEST)	1.103	1.516	.269	2.888		
PRES. ON RATE LEVEL	.910	1.368	.231	2.509		
DERIVED BY FORMULA	.974	1.501	.269	2.744		
UNDERLYING PRES. RATE	.922	1.385	.234	2.541		
PROPOSED	.974	1.501	.269	2.744		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.686
IND. RATES				2.69	MINIMUM PREMIUM	
MAN. RATES	2.76	2.72	2.54	+ 2.69	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
2008	679,456	13,092,815	1.926			679,456			19	60	233	312
2009	721,131	13,152,800	1.823			721,131			13	68	199	280
2010	763,325	14,088,854	1.845			763,325			17	72	189	278
2011	766,480	10,612,658	1.384			766,480			7	39	222	268
2012	767,892	7,782,459	1.013			767,892			2	11	241	254
TOTAL	3,698,284	58,729,586	1.588			3,698,284			58	250	1084	1392
O.D.		89,315	.002							1	3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			2,833,875	2,209,060	1,926,068			909,452	1,507,835	1,891,620	1,814,905
2009			2,278,297	1,657,707	2,054,011			1,243,196	2,180,639	1,930,237	1,808,713
2010			2,872,642	2,416,558	2,089,110			1,569,338	1,293,148	2,129,966	1,718,092
2011			954,242	1,458,221	1,821,358			402,736	1,235,586	2,678,287	2,062,228
2012			304,220	498,932	1,951,599			60,364	195,913	2,832,929	1,938,502
TOTAL			9,243,276	8,240,478	9,842,146			4,185,086	6,413,121	11,463,039	9,342,440
O.D.				37,440	24,935				7,000	4,873	15,067

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			3,465,828	2,482,986	2,424,916			2,307,281	1,875,749	2,392,895	1,673,342
2009	321	28,808	2,792,818	1,899,163	2,377,438	389	62,215	3,205,620	2,341,259	2,271,737	1,750,834
2010	941	79,512	3,998,339	2,629,152	2,306,256	902	66,482	3,938,241	1,528,942	2,388,388	1,651,086
2011	557	57,377	2,308,472	1,495,083	1,838,509	336	76,556	2,029,011	1,229,845	2,684,171	1,936,432
2012	838	78,618	2,589,317	1,213,928	1,541,054	1,034	110,727	1,926,248	833,928	1,900,262	1,851,269
TOTAL	2,657	244,315	15,154,774	9,720,312	10,488,173	2,661	315,980	13,406,401	7,809,723	11,637,453	8,862,963
O.D.	7	304	10,122	39,119	27,986	2	96	2,474	7,539	5,763	14,347

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	29,139,793	39,736,068	8,877,310			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-9,675,071	-9,529,571	39,277			
TOTAL LOSSES	19,464,722	30,206,497	8,916,587			
EXPECTED LOSSES	24,852,468	36,132,235	9,689,505			
CREDIBILITY	.40	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.526	.817	.241	1.584		
INDICATED (POST-TEST)	.618	.960	.283	1.861		
PRES. ON RATE LEVEL	.663	.965	.259	1.887		
DERIVED BY FORMULA	.645	.960	.283	1.888		
UNDERLYING PRES. RATE	.672	.977	.262	1.911		
PROPOSED	.645	.959	.283	1.887		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.847
IND. RATES				1.85	MINIMUM PREMIUM	
MAN. RATES	2.25	2.07	1.91	+ 1.85	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
2008	1,978,712	25,612,070	1.294			1,978,712			17	131	631	779
2009	1,977,670	26,063,878	1.317			1,977,670			22	109	646	777
2010	2,047,707	22,824,157	1.114			2,047,707			18	111	624	753
2011	2,126,944	24,374,611	1.145			2,126,944	2		10	101	639	752
2012	2,185,910	19,750,258	.903			2,185,910	1	1	3	76	641	722
TOTAL	10,316,943	118,624,974	1.150			10,316,943	3	1	70	528	3181	3783
O.D.		258,379	.002							3	5	8

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			2,984,616	4,384,831	4,191,559			2,154,677	2,962,621	5,417,558	3,516,208
2009			3,840,182	3,729,280	4,031,278			3,294,508	2,440,246	5,147,258	3,581,126
2010			2,976,602	3,328,056	3,844,948			1,198,167	2,711,136	4,663,113	4,102,135
2011	7,331		1,491,108	3,378,650	3,429,805	1,053,174		3,926,592	2,614,961	4,776,679	3,696,311
2012	80,722	41,516	532,568	1,825,648	4,692,681	10,000	11,990	399,850	1,478,855	7,213,449	3,462,979
TOTAL	88,053	41,516	11,825,076	16,646,465	20,190,271	1,063,174	11,990	10,973,794	12,207,819	27,218,057	18,358,759
O.D.				88,699	14,475				94,776	23,918	36,511

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			3,285,492	4,928,546	5,277,180			4,112,556	3,685,504	6,853,231	3,241,944
2009	495	45,297	4,419,972	4,252,208	4,662,360	673	116,744	5,424,191	2,978,891	6,012,037	3,466,530
2010	1,262	90,369	4,458,874	3,644,666	4,178,134	1,240	78,638	3,820,863	3,130,984	5,170,805	3,942,152
2011	8,629	100,797	4,017,984	3,330,149	3,470,829	762,526	185,142	4,951,609	2,557,347	4,838,885	3,470,836
2012	90,382	272,507	6,780,557	3,363,777	3,754,441	26,461	401,554	6,505,155	2,704,293	4,954,243	3,307,145
TOTAL	100,768	508,970	22,962,879	19,519,346	21,342,944	790,900	782,078	24,814,374	15,057,019	27,829,201	17,428,607
O.D.	1	59	3,534	99,573	15,012	3	455	12,344	110,841	15,727	34,919

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	49,976,365	83,989,663	17,463,526	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-17,136,915	-19,122,416	76,334	
TOTAL LOSSES	32,839,450	64,867,247	17,539,860	
EXPECTED LOSSES	43,950,177	72,631,278	18,673,668	
CREDIBILITY	.78	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.318	.629	.170	1.117
INDICATED (POST-TEST)	.374	.739	.200	1.313
PRES. ON RATE LEVEL	.421	.695	.179	1.295
DERIVED BY FORMULA	.384	.739	.200	1.323
UNDERLYING PRES. RATE	.426	.704	.181	1.311
PROPOSED	.381	.733	.199	1.313

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.285
IND. RATES				1.29	MINIMUM PREMIUM	
MAN. RATES	1.53	1.43	1.31	+ 1.29	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	344,147	3,622,544	1.052			2	17	82	101
2009	353,417	3,289,064	.930			3	14	67	84
2010	380,364	3,944,704	1.037			2	17	75	94
2011	380,026	3,107,813	.817				9	74	83
2012	384,646	2,505,093	.651			1	7	58	66
TOTAL	1,842,600	16,469,218	.894			8	64	356	428
O.D.		3,488							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			392,151	766,351	511,595			117,972	360,988	729,395	744,092
2009			529,212	278,128	462,466			446,298	281,342	825,370	466,248
2010			432,404	780,307	568,608			105,537	549,230	915,377	593,241
2011				436,302	959,740				251,560	832,807	627,404
2012			191,717	275,978	236,083			51,730	306,922	710,610	732,053
TOTAL			1,545,484	2,537,066	2,738,492			721,537	1,750,042	4,013,559	3,163,038
O.D.											3,488

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			479,600	861,378	644,101			299,295	449,070	922,688	686,053
2009	76	6,760	651,533	321,869	534,804	146	23,235	1,125,117	350,831	963,586	451,328
2010	233	15,510	723,708	833,414	623,754	211	11,860	480,636	627,490	1,012,521	570,105
2011	189	11,964	478,101	477,752	932,399	49	11,779	302,788	268,764	820,353	589,132
2012	320	21,236	722,910	320,914	217,863	541	47,895	858,029	358,675	503,574	699,111
TOTAL	818	55,470	3,055,852	2,815,327	2,952,921	947	94,769	3,065,865	2,054,830	4,222,722	2,995,729
O.D.											3,280

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,273,721	12,045,800	2,999,009	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,505,866	-2,740,311	12,572	
TOTAL LOSSES	3,767,855	9,305,489	3,011,581	
EXPECTED LOSSES	6,430,674	10,392,264	3,095,569	
CREDIBILITY	.25	.68	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.204	.505	.163	.872
INDICATED (POST-TEST)	.240	.593	.192	1.025
PRES. ON RATE LEVEL	.344	.557	.166	1.067
DERIVED BY FORMULA	.318	.581	.192	1.091
UNDERLYING PRES. RATE	.349	.564	.168	1.081
PROPOSED	.311	.568	.188	1.067

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.044
IND. RATES				1.04	MINIMUM PREMIUM	
MAN. RATES	1.33	1.22	1.08	+ 1.04	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
2008	487,645	1,826,303	.374			487,645				19	50	69
2009	490,707	2,282,875	.465			490,707			2	22	35	59
2010	500,392	2,108,664	.421			500,392			1	16	54	71
2011	522,723	2,122,120	.405			522,723			1	24	39	64
2012	545,210	1,513,396	.277			545,210				3	55	58
TOTAL	2,546,677	9,853,358	.387			2,546,677			4	84	233	321
O.D.		208,951	.008						1		2	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				355,771	527,951				238,066	492,328	212,187
2009			334,847	618,859	268,810			131,349	502,444	229,626	196,940
2010			209,149	445,883	446,648			35,335	313,303	471,660	186,686
2011			139,889	632,288	323,680			82,248	297,175	477,958	168,882
2012				34,199	546,314				22,147	692,093	218,643
TOTAL			683,885	2,087,000	2,113,403			248,932	1,373,135	2,363,665	983,338
O.D.			155,400		3,051			25,000		10,088	15,412

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				399,888	664,691				296,153	622,798	195,636
2009	49	4,353	439,569	697,041	314,265	42	6,965	379,454	593,589	273,609	190,638
2010	146	8,267	380,956	481,110	484,080	110	5,828	214,969	354,583	522,261	179,405
2011	148	15,210	598,611	586,023	345,238	78	16,256	433,376	280,816	484,452	158,580
2012	129	15,992	515,337	253,800	415,421	227	24,140	412,488	187,631	460,770	208,804
TOTAL	472	43,822	1,934,473	2,417,862	2,223,695	457	53,189	1,440,287	1,712,772	2,363,890	933,063
O.D.	19	4,058	167,780	7,447	9,153	6	1,796	48,262	2,101	12,366	14,503

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	3,694,621	8,749,286	947,566		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-1,428,717	-2,096,168	4,499		
TOTAL LOSSES	2,265,904	6,653,118	952,065		
EXPECTED LOSSES	3,667,214	7,971,099	1,095,071		
CREDIBILITY	.31	.85	1.00		
PURE PREMIUMS					
INDICATED (PRE-TEST)	.089	.261	.037	.387	
INDICATED (POST-TEST)	.105	.307	.043	.455	
PRES. ON RATE LEVEL	.142	.309	.043	.494	
DERIVED BY FORMULA	.131	.307	.043	.481	
UNDERLYING PRES. RATE	.144	.313	.043	.500	
PROPOSED	.131	.307	.043	.481	
IND. RATES					
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE
IND. RATES				.47	MINIMUM PREMIUM
MAN. RATES	.58	.53	.50	+ .47	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	96,886	1,377,981	1.422			1	6	25	32
2009	98,066	1,826,305	1.862			2	6	21	29
2010	99,267	3,067,882	3.090		1		14	34	49
2011	99,384	2,161,787	2.175			1	13	29	43
2012	103,858	1,394,283	1.342				16	18	34
TOTAL	497,461	9,828,238	1.976		1	4	55	127	187
O.D.		6,490	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			272,500	61,462	102,005			54,237	95,647	189,152	602,978
2009			465,997	165,705	66,336			172,190	142,814	444,599	368,664
2010		31,937		571,878	329,519		460,027		639,989	435,081	599,451
2011			144,892	422,641	162,663			51,714	425,556	442,772	511,549
2012				308,558	63,838				257,807	291,361	472,719
TOTAL		31,937	883,389	1,530,244	724,361		460,027	278,141	1,561,813	1,802,965	2,555,361
O.D.											6,490

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			333,268	69,083	128,425			137,599	118,985	239,278	555,946
2009	66	5,730	558,483	189,298	80,548	55	9,722	441,080	177,725	518,347	356,867
2010	149	54,852	163,702	600,041	359,217	7,923	783,283	283,878	700,323	492,880	576,072
2011	96	11,218	443,211	388,453	181,830	92	16,997	455,582	377,238	457,415	480,345
2012	296	12,451	426,932	255,260	78,810	334	26,574	469,168	219,334	217,412	451,447
TOTAL	607	84,251	1,925,596	1,502,135	828,830	8,404	836,576	1,787,307	1,593,605	1,925,332	2,420,677
O.D.											6,196

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,642,741	5,849,902	2,426,873	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,672,041	-1,002,889	8,776	
TOTAL LOSSES	2,970,700	4,847,013	2,435,649	
EXPECTED LOSSES	4,278,165	3,800,602	2,173,904	
CREDIBILITY	.10	.28	.44	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.597	.974	.490	2.061
INDICATED (POST-TEST)	.701	1.144	.576	2.421
PRES. ON RATE LEVEL	.849	.754	.432	2.035
DERIVED BY FORMULA	.834	.863	.495	2.192
UNDERLYING PRES. RATE	.860	.764	.437	2.061
PROPOSED	.834	.863	.495	2.192

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	TOTAL
IND. RATES				2.15	MINIMUM PREMIUM	
MAN. RATES	2.07	2.04	2.06	+ 2.15	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	343,766	9,098,931	2.646			15	30	146	191
2009	328,417	8,746,345	2.663		1	10	32	174	217
2010	347,287	8,700,268	2.505			4	33	181	218
2011	371,766	7,091,072	1.907			3	26	164	193
2012	378,169	6,484,660	1.714			1	11	189	201
TOTAL	1,769,405	40,121,276	2.268		1	33	132	854	1020
O.D.		80,685	.004				1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			2,346,282	908,946	1,632,419			934,358	633,180	1,535,786	1,107,960
2009		221,261	1,824,962	1,010,448	1,421,806		110,107	1,007,102	438,347	1,407,927	1,304,385
2010			662,718	1,514,803	2,311,604			275,019	955,719	1,670,436	1,309,969
2011			362,684	1,248,387	1,494,209			129,274	1,023,403	1,582,748	1,250,367
2012			150,722	374,657	1,785,322			73,888	381,305	2,353,649	1,365,117
TOTAL		221,261	5,347,368	5,057,241	8,645,360		110,107	2,419,641	3,431,954	8,550,546	6,337,798
O.D.				19,620	18,610				5,224	17,361	19,870

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			2,854,354	1,021,653	2,055,213			2,315,019	787,675	1,942,772	1,021,539
2009	525	393,709	2,265,946	1,165,753	1,646,816	3,573	531,440	2,511,108	554,443	1,645,289	1,262,645
2010	584	28,207	1,310,484	1,670,676	2,481,290	389	23,684	1,046,052	1,099,285	1,848,201	1,258,880
2011	412	36,947	1,471,536	1,251,633	1,495,224	213	44,683	1,188,219	951,001	1,600,296	1,174,095
2012	696	65,521	2,146,700	1,038,157	1,393,395	1,124	108,416	1,904,609	818,835	1,601,078	1,303,687
TOTAL	2,217	524,384	10,049,020	6,147,872	9,071,938	5,299	708,223	8,965,007	4,211,239	8,637,636	6,020,846
O.D.	2	105	5,498	23,836	17,785		120	3,375	7,553	16,860	19,037

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	20,263,250	28,134,719	6,039,883			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,645,280	-6,035,649	24,830			
TOTAL LOSSES	13,617,970	22,099,070	6,064,713			
EXPECTED LOSSES	17,039,371	22,949,182	6,033,671			
CREDIBILITY	.24	.66	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.770	1.249	.343	2.362		
INDICATED (POST-TEST)	.905	1.468	.403	2.776		
PRES. ON RATE LEVEL	.951	1.281	.336	2.568		
DERIVED BY FORMULA	.940	1.404	.403	2.747		
UNDERLYING PRES. RATE	.963	1.297	.341	2.601		
PROPOSED	.940	1.404	.403	2.747		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.689
IND. RATES				2.69	MINIMUM PREMIUM	
MAN. RATES	3.08	2.83	2.60	+ 2.69	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	368,273	18,358,489	4.985		2	18	42	280	342
2009	379,380	16,130,614	4.251			25	59	271	355
2010	376,699	15,486,832	4.111			22	57	256	336
2011	381,027	15,816,842	4.151	1		17	49	311	378
2012	382,371	11,367,061	2.972	3	1	5	16	296	321
TOTAL	1,887,750	77,159,838	4.087	5	3	87	223	1414	1732
O.D.		34,401	.001					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		560,038	3,233,443	1,097,696	1,892,481		4,057,720	1,909,155	857,386	3,486,023	1,264,547
2009			4,169,975	1,647,725	1,912,725			2,085,568	1,454,040	3,435,956	1,424,625
2010	83,430		4,868,928	1,539,951	1,889,605	6,663		2,083,037	1,334,603	2,661,557	1,019,058
2011	253,736		3,141,741	1,572,225	2,478,950	458		1,394,763	1,630,260	3,805,147	1,539,562
2012	426,357	2,888	858,352	680,217	3,228,926	7,500	2,227	476,955	460,559	3,843,060	1,380,020
TOTAL	763,523	562,926	16,272,439	6,537,814	11,402,687	14,621	4,059,947	7,949,478	5,736,848	17,231,743	6,627,812
O.D.					17,789					454	16,158

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		184,243	3,729,570	1,233,814	2,382,640		1,859,047	3,743,229	1,066,592	4,409,826	1,165,912
2009	579	50,568	4,899,171	1,899,053	2,202,607	595	94,571	4,626,049	1,788,012	3,850,304	1,379,037
2010	107,451	114,333	6,095,543	1,766,503	2,083,182	15,302	86,106	5,274,458	1,617,867	2,898,437	979,315
2011	303,689	119,633	4,885,616	1,766,179	2,549,897	1,107	163,419	4,369,159	1,705,944	3,842,710	1,445,649
2012	464,817	139,485	4,453,806	1,933,841	2,558,318	18,438	202,802	3,582,659	1,283,587	2,624,233	1,317,919
TOTAL	876,536	608,262	24,063,706	8,599,390	11,776,644	35,442	2,405,945	21,595,554	7,462,002	17,625,510	6,287,832
O.D.	5	65	3,688	1,932	53,181		244	5,439	3,455	82,168	15,340

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	49,594,886	45,604,282	6,303,172			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-14,197,906	-10,841,334	26,338			
TOTAL LOSSES	35,396,980	34,762,948	6,329,510			
EXPECTED LOSSES	36,263,678	40,964,175	6,626,002			
CREDIBILITY	.25	.69	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.875	1.842	.335	4.052		
INDICATED (POST-TEST)	2.203	2.164	.394	4.761		
PRES. ON RATE LEVEL	1.897	2.143	.346	4.386		
DERIVED BY FORMULA	1.974	2.157	.394	4.525		
UNDERLYING PRES. RATE	1.921	2.170	.351	4.442		
PROPOSED	1.974	2.157	.394	4.525		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	4.430
IND. RATES				4.43	MINIMUM PREMIUM	
MAN. RATES	4.59	4.56	4.44	+ 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
2008	91,302	2,533,756	2.775			4	3	17	24
2009	157,315	4,086,371	2.597			2	14	65	81
2010	293,672	3,237,048	1.102			3	17	68	88
2011	387,989	3,655,387	.942			2	15	83	100
2012	384,130	3,325,505	.865			3	6	75	84
TOTAL	1,314,408	16,838,067	1.281			14	55	308	377
O.D.		52,021	.003				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			636,371	210,076	515,946			572,276	59,245	462,385	77,457
2009			327,270	452,220	1,260,393			243,394	403,055	941,236	458,803
2010			536,829	423,420	595,899			119,122	335,999	619,026	606,753
2011			282,200	341,424	1,031,111			206,790	303,589	996,009	494,264
2012			497,139	60,478	861,705			322,986	160,002	890,365	532,830
TOTAL			2,279,809	1,487,618	4,265,054			1,464,568	1,261,890	3,909,021	2,170,107
O.D.				132					4,608		47,281

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			710,620	236,125	649,575			1,072,864	73,701	584,917	71,415
2009	46	4,855	449,836	528,123	1,446,980	81	15,614	654,276	492,133	1,097,623	444,121
2010	193	15,040	764,700	472,262	647,200	142	9,123	420,181	388,866	684,731	583,090
2011	211	18,257	742,752	416,814	1,005,653	115	28,675	758,766	338,078	990,677	464,114
2012	266	38,878	1,292,709	450,307	687,413	651	65,876	1,269,672	349,000	627,324	508,853
TOTAL	716	77,030	3,960,617	2,103,631	4,436,821	989	119,288	4,175,759	1,641,778	3,985,272	2,071,593
O.D.		2	157	97	14	3	303	5,482	2,602	435	44,877

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	8,340,346	12,170,650	2,116,470		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-2,632,825	-2,427,088	12,109		
TOTAL LOSSES	5,707,521	9,743,562	2,128,579		
EXPECTED LOSSES	7,281,820	9,752,907	2,300,215		
CREDIBILITY	.20	.54	.83		
PURE PREMIUMS					
INDICATED (PRE-TEST)	.434	.741	.162	1.337	
INDICATED (POST-TEST)	.510	.871	.190	1.571	
PRES. ON RATE LEVEL	.547	.733	.173	1.453	
DERIVED BY FORMULA	.540	.808	.187	1.535	
UNDERLYING PRES. RATE	.554	.742	.175	1.471	
PROPOSED	.540	.808	.187	1.535	
IND. RATES					
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE
IND. RATES				1.50	MINIMUM PREMIUM
MAN. RATES	1.27	1.48	1.47	+ 1.50	PRESENT

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	20,790	40,785	1.961				2	1	3
2009	12,375	55,047	4.448				1	2	3
2010	10,188	842	.082						
2011	12,461	2,402	.192						
2012	5,997	247,951	41.345					8	8
TOTAL	61,811	347,027	5.614				3	11	14
O.D.		145	.002						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				32,951	2,068				5,766		
2009				40,824	908				4,269	1,079	7,967
2010											842
2011											2,402
2012					150,362					89,135	8,454
TOTAL				73,775	153,338				10,035	90,214	19,665
O.D.											145

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				37,037	2,604				7,173		
2009		8	2,611	45,532	1,323		5	522	5,011	1,306	7,712
2010											809
2011											2,255
2012	27	4,069	130,509	62,888	113,397	29	2,924	49,744	22,554	59,072	8,074
TOTAL	27	4,077	133,120	145,457	117,324	29	2,929	50,266	34,738	60,378	18,850
O.D.											138

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	190,448	357,897	18,988			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-27,205	-21,862	42			
TOTAL LOSSES	163,243	336,035	19,030			
EXPECTED LOSSES	64,160	77,759	15,144			
CREDIBILITY	.01	.03	.05			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.641	5.436	.308	8.385		
INDICATED (POST-TEST)	3.103	6.387	.362	9.852		
PRES. ON RATE LEVEL	1.025	1.242	.242	2.509		
DERIVED BY FORMULA	1.046	1.396	.248	2.690		
UNDERLYING PRES. RATE	1.038	1.258	.245	2.541		
PROPOSED	1.046	1.396	.248	2.690		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	2.634
IND. RATES				2.63	MINIMUM PREMIUM	
MAN. RATES	2.93	2.77	2.54	+ 2.63	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	85,329	5,866,268	6.874	1		14	9	80	104
2009	85,201	4,651,683	5.459			11	7	75	93
2010	104,878	6,359,976	6.064	1		12	6	83	102
2011	101,386	5,308,405	5.235			13	6	58	77
2012	96,792	6,009,719	6.208			8	9	79	96
TOTAL	473,586	28,196,051	5.954	2		58	37	375	472
O.D.		651,287	.137			1		1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	521,889		2,265,408	400,235	386,274	609,301		654,482	183,942	597,037	247,700
2009			2,086,046	399,970	380,787			760,604	155,678	625,407	243,191
2010	252,516		2,445,121	243,103	608,002	30,775		1,361,785	158,918	853,559	406,197
2011			2,543,055	362,546	488,815			824,062	320,962	416,048	352,917
2012			1,753,370	559,913	826,232			1,167,346	309,531	1,030,478	362,849
TOTAL	774,405		11,093,000	1,965,767	2,690,110	640,076		4,768,279	1,129,031	3,522,529	1,612,854
O.D.			299,967		545			344,851		498	5,426

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	182,201		2,770,594	449,865	486,321	702,773		1,660,420	228,823	755,247	228,379
2009	299	25,643	2,480,917	467,747	454,050	244	34,939	1,861,226	205,108	733,043	235,409
2010	322,473	50,215	2,755,753	327,087	689,699	65,982	40,896	2,768,551	257,050	959,766	390,355
2011	434	74,574	3,068,581	484,348	577,908	283	68,433	1,855,652	346,392	459,861	331,389
2012	849	84,831	2,899,554	904,507	779,513	1,223	122,258	2,457,812	522,290	769,688	346,521
TOTAL	506,256	235,263	13,975,399	2,633,554	2,987,491	770,505	266,526	10,603,661	1,559,663	3,677,605	1,532,053
O.D.	31	2,661	256,882	1,633	2,234	80	10,349	605,744	3,893	2,715	5,174

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	27,233,357	10,868,788	1,537,227			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,301,389	-2,600,018	5,518			
TOTAL LOSSES	20,931,968	8,268,770	1,542,745			
EXPECTED LOSSES	16,182,434	9,841,118	1,363,929			
CREDIBILITY	.10	.28	.42			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.420	1.746	.326	6.492		
INDICATED (POST-TEST)	5.194	2.052	.383	7.629		
PRES. ON RATE LEVEL	3.374	2.052	.285	5.711		
DERIVED BY FORMULA	3.556	2.052	.326	5.934		
UNDERLYING PRES. RATE	3.417	2.078	.288	5.783		
PROPOSED	3.556	2.052	.326	5.934		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	5.810
IND. RATES				5.81	MINIMUM PREMIUM	
MAN. RATES	6.89	6.28	5.78	+ 5.81	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	4,744,392	7,755,236	.163			12	24	102	138
2009	4,867,843	6,227,041	.127			8	24	78	110
2010	4,848,384	5,103,836	.105			7	23	99	129
2011	4,782,377	5,492,669	.114	1		4	17	80	102
2012	5,011,841	3,503,556	.069				2	88	90
TOTAL	24,254,837	28,082,338	.116	1		31	90	447	569
O.D.		149,874					3	7	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			2,279,200	992,104	651,480			1,407,666	626,323	849,882	948,581
2009			1,631,216	651,174	750,507			840,506	803,923	651,370	898,345
2010			1,038,892	379,765	817,668			474,269	544,979	934,318	913,945
2011	778,639		680,330	379,764	758,312			238,381	475,617	1,177,386	1,004,240
2012				21,097	961,032				77,592	1,589,389	854,446
TOTAL	778,639		5,629,638	2,423,904	3,938,999			2,960,822	2,528,434	5,202,345	4,619,557
O.D.				21,289	23,327				26,986	62,155	16,117

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			2,712,154	1,115,126	820,212			3,189,120	779,142	1,075,100	874,592
2009	208	18,449	1,786,648	749,620	873,938	235	34,313	1,872,613	962,981	771,248	869,598
2010	274	25,348	1,349,909	448,949	889,657	322	23,215	1,304,337	639,314	1,042,214	878,301
2011	885,197	27,708	1,132,042	439,770	764,130	154	36,318	963,735	491,523	1,178,361	942,981
2012	189	26,746	859,533	417,543	726,877	575	57,225	979,118	445,998	1,060,675	815,996
TOTAL	885,868	98,251	7,840,286	3,171,008	4,074,814	1,286	151,071	8,308,923	3,318,958	5,127,598	4,381,468
O.D.	1	402	13,594	26,399	22,179	16	1,432	29,008	38,761	54,146	15,178

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	17,330,138	15,833,863	4,396,646			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,073,236	-3,717,030	17,495			
TOTAL LOSSES	11,256,902	12,116,833	4,414,141			
EXPECTED LOSSES	15,523,096	14,067,806	4,365,871			
CREDIBILITY	1.00	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.046	.050	.018	.114		
INDICATED (POST-TEST)	.054	.059	.021	.134		
PRES. ON RATE LEVEL	.063	.057	.018	.138		
DERIVED BY FORMULA	.054	.059	.021	.134		
UNDERLYING PRES. RATE	.064	.058	.018	.140		
PROPOSED	.054	.059	.021	.134		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	.131
IND. RATES				.13	MINIMUM PREMIUM	
MAN. RATES	.17	.15	.14	+ .13	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	496,285	17,080,449	3.441	2	1	28	38	288	357	
2009	527,829	16,664,999	3.157	2		25	42	251	320	
2010	533,391	20,980,817	3.933	1	1	31	41	285	359	
2011	541,241	17,501,271	3.233	3	1	21	45	266	336	
2012	548,366	12,319,798	2.246	1	2	13	5	271	292	
TOTAL	2,647,112	84,547,334	3.194	9	5	118	171	1361	1664	
O.D.		981,158	.037			1		3	4	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	719,078	851,081	5,745,762	691,596	2,640,460	60	100,000	1,865,598	506,019	2,751,388	1,209,407
2009	482,673		5,774,322	1,056,008	3,647,675	15,706		1,544,331	725,904	2,332,824	1,085,556
2010	167,513	976,614	7,101,782	761,347	3,246,438		1,773,086	2,685,532	566,428	2,523,544	1,178,533
2011	757,011	474,489	4,647,189	1,307,024	2,886,010	103,569	750,843	1,741,976	1,147,325	2,851,119	834,716
2012	775,000	254,051	2,298,459	284,340	3,309,151	110,000	64,307	617,334	59,717	3,563,807	983,632
TOTAL	2,901,275	2,556,235	25,567,514	4,100,315	15,729,734	229,335	2,688,236	8,454,771	3,005,393	14,022,682	5,291,844
O.D.			414,547		3,943			526,758		3,122	32,788

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	762,223	878,143	7,027,066	777,356	3,324,336	210	143,502	4,733,022	629,490	3,480,512	1,115,073
2009	676,389	72,591	6,941,826	1,282,025	4,222,442	50,800	77,261	3,852,010	914,974	2,725,025	1,050,818
2010	215,210	477,427	8,590,242	1,085,114	3,572,591	7,299	722,502	6,354,650	829,167	2,819,421	1,132,570
2011	904,653	434,133	6,479,807	1,654,194	2,978,557	98,944	834,831	4,588,251	1,274,270	2,906,280	783,798
2012	796,920	577,667	5,504,155	1,813,756	2,674,961	232,196	361,701	3,227,049	1,003,168	2,411,594	939,369
TOTAL	3,355,395	2,439,961	34,543,096	6,612,445	16,772,887	389,449	2,139,797	22,754,982	4,651,069	14,342,832	5,021,628
O.D.	31	5,046	280,910	5,433	9,029	104	9,587	695,735	13,249	11,049	31,089

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	66,614,093	42,417,993	5,052,717			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-19,039,944	-9,506,251	22,014			
TOTAL LOSSES	47,574,149	32,911,742	5,074,731			
EXPECTED LOSSES	48,839,216	36,027,195	5,453,050			
CREDIBILITY	.32	.87	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.797	1.243	.192	3.232		
INDICATED (POST-TEST)	2.111	1.461	.226	3.798		
PRES. ON RATE LEVEL	1.822	1.344	.203	3.369		
DERIVED BY FORMULA	1.914	1.446	.226	3.586		
UNDERLYING PRES. RATE	1.845	1.361	.206	3.412		
PROPOSED	1.914	1.446	.226	3.586		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.511
IND. RATES				3.51	MINIMUM PREMIUM	
MAN. RATES	3.98	3.61	3.41	+ 3.51	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	182,694	1,007,649	.551			1	5	28	34
2009	182,586	2,659,255	1.456			6	6	16	28
2010	181,876	2,042,444	1.122			2	10	32	44
2011	178,416	1,613,908	.904				8	23	31
2012	186,250	1,545,940	.830			1	7	21	29
TOTAL	911,822	8,869,196	.973			10	36	120	166
O.D.		3,394						1	1

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			262,837	193,214	104,166			50,000	38,819	205,294	153,319
2009			924,510	519,736	127,872			515,645	141,859	274,780	154,853
2010			389,850	425,187	279,955			205,131	249,011	311,508	181,802
2011				333,364	462,157				332,139	308,315	177,933
2012			147,557	405,742	360,621			20,730	131,700	245,468	234,122
TOTAL			1,724,754	1,877,243	1,334,771			791,506	893,528	1,345,365	902,029
O.D.					1,000						2,394

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			321,450	217,174	131,147			126,850	48,291	259,699	141,360
2009	134	11,413	1,119,972	588,440	156,863	165	22,832	1,262,436	178,777	324,588	149,898
2010	142	11,572	568,422	456,073	311,279	142	9,878	561,812	286,346	350,944	174,712
2011	112	7,691	303,033	336,334	455,482	59	10,173	272,511	288,475	319,209	167,079
2012	476	27,950	944,492	465,051	321,830	230	18,491	332,263	138,713	176,579	223,587
TOTAL	864	58,626	3,257,369	2,063,072	1,376,601	596	61,374	2,555,872	940,602	1,431,019	856,636
O.D.			29	17	1,144						2,306

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,934,730	5,812,455	858,942			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,673,849	-1,291,085	3,552			
TOTAL LOSSES	4,260,881	4,521,370	862,494			
EXPECTED LOSSES	4,267,327	4,878,249	893,585			
CREDIBILITY	.16	.43	.65			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.467	.496	.095	1.058		
INDICATED (POST-TEST)	.549	.583	.112	1.244		
PRES. ON RATE LEVEL	.462	.528	.097	1.087		
DERIVED BY FORMULA	.476	.552	.107	1.135		
UNDERLYING PRES. RATE	.468	.535	.098	1.101		
PROPOSED	.476	.552	.107	1.135		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.111
IND. RATES				1.11	MINIMUM PREMIUM	
MAN. RATES	1.20	1.17	1.10	+ 1.11	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	26,819	1,633	.006							
2009	26,381	145,928	.553				1			1
2010	31,167	100,312	.321				1		2	3
2011	37,449	218,412	.583			1		1		2
2012	35,000	5,587	.015							
TOTAL	156,816	471,872	.301			1	2	3		6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											1,633
2009				107,875					35,380		2,673
2010				86,442	3,739				3,130	6,364	637
2011			144,543		11,227			46,131		14,900	1,611
2012											5,587
TOTAL			144,543	194,317	14,966			46,131	38,510	21,264	12,141

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											1,506
2009		23	6,830	120,275	754		19	4,100	41,359	457	2,587
2010	13	649	19,980	88,507	5,708		53	1,477	3,603	6,998	612
2011	19	3,830	158,440	8,010	16,076	13	3,340	90,472	4,480	16,479	1,513
2012											5,336
TOTAL	32	4,502	185,250	216,792	22,538	13	3,412	96,049	49,442	23,934	11,554

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	289,258	312,706	11,554	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-345,342	-87,104	101	
TOTAL LOSSES		225,602	11,655	
EXPECTED LOSSES	896,987	334,018	23,522	
CREDIBILITY	.05	.13	.20	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.144	.007	.151
INDICATED (POST-TEST)	.000	.169	.008	.177
PRES. ON RATE LEVEL	.565	.210	.015	.790
DERIVED BY FORMULA	.537	.205	.014	.756
UNDERLYING PRES. RATE	.572	.213	.015	.800
PROPOSED	.537	.205	.014	.756

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE
IND. RATES				.74	MINIMUM PREMIUM
MAN. RATES	.98	.89	.80	+ .74	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	4,138,671	10,923,392	.263			12	25	122	159
2009	4,227,053	8,370,895	.198			13	22	110	145
2010	4,387,603	6,520,030	.148		1	9	21	110	141
2011	4,514,195	4,981,737	.110			6	17	103	126
2012	4,570,479	5,449,179	.119				22	102	124
TOTAL	21,838,001	36,245,233	.166		1	40	107	547	695
O.D.		71,508					1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			2,035,720	827,241	976,203			3,736,487	824,094	1,385,219	1,138,428
2009			2,157,479	632,897	1,047,290			1,199,166	393,472	1,696,029	1,244,562
2010		100,277	1,459,106	798,471	768,521		61,351	515,205	849,478	1,044,900	922,721
2011			891,154	514,037	630,082			326,809	616,979	1,116,865	885,811
2012			681,124	972,417					817,462	1,900,552	1,077,624
TOTAL		100,277	6,543,459	3,453,770	4,394,513		61,351	5,777,667	3,501,485	7,143,565	5,269,146
O.D.				13,601					44,559		13,348

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,932,186	929,818	1,229,035			2,601,631	1,025,175	1,752,301	1,049,631
2009	309	26,964	2,599,338	739,349	1,218,400	384	59,266	2,968,574	509,410	1,980,101	1,204,736
2010	480	224,223	1,938,032	884,442	854,357	1,672	150,926	1,509,963	968,790	1,173,301	886,735
2011	249	34,650	1,409,224	551,958	657,617	198	45,514	1,217,712	604,415	1,133,132	831,777
2012	812	50,059	1,664,165	911,202	801,051	1,409	116,215	2,032,623	942,629	1,336,708	1,029,131
TOTAL	1,850	335,896	9,542,945	4,016,769	4,760,460	3,663	371,921	10,330,503	4,050,419	7,375,543	5,002,010
O.D.		2	861	15,164	96		19	5,166	52,090	575	12,685

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	20,592,826	20,271,116	5,014,695		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-7,492,756	-4,950,389	23,074		
TOTAL LOSSES	13,100,070	15,320,727	5,037,769		
EXPECTED LOSSES	19,217,442	18,780,682	5,677,881		
CREDIBILITY	1.00	1.00	1.00		
PURE PREMIUMS					
INDICATED (PRE-TEST)	.060	.070	.023	.153	
INDICATED (POST-TEST)	.071	.082	.027	.180	
PRES. ON RATE LEVEL	.087	.085	.026	.198	
DERIVED BY FORMULA	.071	.082	.027	.180	
UNDERLYING PRES. RATE	.088	.086	.026	.200	
PROPOSED	.071	.082	.027	.180	
IND. RATES					
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE
IND. RATES				.18	MINIMUM PREMIUM
MAN. RATES	.23	.20	.20	+ .18	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	27,941	2,072,929	7.418			3	3	17	23
2009	29,777	1,123,186	3.771	1		1	2	20	24
2010	31,535	2,481,733	7.869			2	9	27	38
2011	34,227	1,494,640	4.366			3	2	18	23
2012	36,600	1,915,880	5.234			3	6	21	30
TOTAL	160,080	9,088,368	5.677	1		12	22	103	138
O.D.		2,270	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			647,441	171,325	95,191			601,713	183,443	244,721	129,095
2009	3,000		257,813	107,725	315,071	275		116,944	134,323	120,666	67,369
2010			531,657	317,510	175,974			855,571	252,362	288,277	60,382
2011			547,096	92,382	226,164			308,508	22,048	217,687	80,755
2012			849,510	104,640	349,336			158,428	91,712	301,085	61,169
TOTAL	3,000		2,833,517	793,582	1,161,736	275		2,041,164	683,888	1,172,436	398,770
O.D.											2,270

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			621,437	192,569	119,846			951,737	228,204	309,573	119,026
2009	4,236	3,351	318,331	127,383	363,012	919	5,565	299,546	161,032	142,519	65,213
2010	102	8,809	432,694	339,235	197,744	213	15,990	1,007,814	297,196	330,953	58,027
2011	106	16,937	696,435	129,407	239,752	87	23,667	638,818	57,299	225,586	75,829
2012	264	36,554	1,252,117	302,299	328,841	303	29,202	572,706	144,919	219,437	58,416
TOTAL	4,708	65,651	3,321,014	1,090,893	1,249,195	1,522	74,424	3,470,621	888,650	1,228,068	376,511
O.D.											2,132

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,937,940	4,456,806	378,643			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,700,371	-714,886	2,002			
TOTAL LOSSES	5,237,569	3,741,920	380,645			
EXPECTED LOSSES	4,413,405	2,743,772	465,833			
CREDIBILITY	.05	.13	.20			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.272	2.338	.238	5.848		
INDICATED (POST-TEST)	3.845	2.747	.280	6.872		
PRES. ON RATE LEVEL	2.723	1.693	.286	4.702		
DERIVED BY FORMULA	2.779	1.830	.285	4.894		
UNDERLYING PRES. RATE	2.757	1.714	.291	4.762		
PROPOSED	2.779	1.830	.285	4.894		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	4.792
IND. RATES				4.79	MINIMUM PREMIUM	
MAN. RATES	4.91	4.96	4.76	+ 4.79	PRESENT	

+PROPOSED

MANUAL YEAR	COMPANIES REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	522	1,743,156	3339.379			3	4	11	18
2009	520	339,498	652.880				1	10	11
2010	518	125,122	241.548				1	3	4
2011	501	339,445	677.534				2	11	13
2012	496	724,179	1460.038					9	10
TOTAL	2,557	3,271,400	1279.390				1	44	56
O.D.		5,047	1.973						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			720,030	213,263	85,791			288,798	329,580	57,425	48,269
2009				103,221	35,776				77,147	50,742	72,612
2010				37	18,968				133	45,454	60,530
2011				77,508	58,251				60,238	89,307	54,141
2012	381,688				20,455					153,568	168,468
TOTAL	381,688		720,030	394,029	219,241			288,798	467,098	396,496	404,020
O.D.											5,047

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			880,597	239,707	108,011			732,681	409,997	72,642	44,504
2009		43	7,605	115,695	41,635		333	10,162	91,115	59,776	70,288
2010	3	27	1,703	928	20,004		150	3,322	2,225	49,230	58,169
2011	18	1,513	59,149	72,994	59,274	11	2,069	54,799	55,120	90,129	50,838
2012	414,949	548	17,752	8,550	15,431	44	5,021	85,688	38,857	101,778	160,887
TOTAL	414,970	2,131	966,806	437,874	244,355	55	7,573	886,652	597,314	373,555	384,686
O.D.											4,839

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,278,187	1,653,098	389,525	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-425,086	-273,041	834	
TOTAL LOSSES	1,853,101	1,380,057	390,359	
EXPECTED LOSSES	1,078,844	1,025,980	215,611	
CREDIBILITY	.05	.16	.27	
PURE PREMIUMS				
INDICATED (PRE-TEST)	724.717	539.717	152.663	1417.097
INDICATED (POST-TEST)	851.542	634.167	179.379	1665.088
PRES. ON RATE LEVEL	416.644	396.228	83.268	896.140
DERIVED BY FORMULA	438.389	434.298	109.218	981.905
UNDERLYING PRES. RATE	421.918	401.244	84.322	907.484
PROPOSED	438.388	434.298	109.218	981.904

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	961.480
IND. RATES				961.48	MINIMUM PREMIUM	
MAN. RATES	801.20	875.65	907.03	+961.48	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	6,180,285	6,147,909	.994	3		8	22	119	152	
2009	6,153,472	5,699,228	.926	2	1	10	23	87	123	
2010	6,053,213	7,104,175	1.173	4		8	19	94	125	
2011	6,053,896	7,975,622	1.317	2		10	24	109	145	
2012	6,880,566	8,049,012	1.169	1		6	11	145	163	
TOTAL	31,321,432	34,975,946	1.117	12	1	42	99	554	708	
O.D.		55,581	.001					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	6,690		1,618,739	425,238	658,304	143,814		727,858	521,871	1,111,387	934,008
2009	158,412	3,346	1,763,355	548,245	563,992	1,828	890	651,848	462,992	659,737	884,583
2010	469,552		1,828,531	205,414	1,082,196	32,509		706,645	220,329	1,712,031	846,968
2011	485,678		2,259,945	464,497	701,458			902,407	1,145,569	1,130,365	885,703
2012	3,000		1,158,418	669,666	1,538,304	3,669		736,764	582,932	2,233,740	1,122,519
TOTAL	1,123,332	3,346	8,628,988	2,313,060	4,544,254	181,820	890	3,725,522	2,933,693	6,847,260	4,673,781
O.D.					1,776					1,336	52,469

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	7,091		1,958,392	477,968	828,799	503,637		1,746,757	649,210	1,405,898	861,155
2009	221,976	27,910	2,118,060	633,844	662,148	6,099	35,021	1,636,321	563,331	775,837	856,276
2010	599,285	40,701	2,238,792	300,365	1,179,942	69,536	29,452	1,773,768	341,140	1,879,330	813,936
2011	580,013	69,937	2,872,332	581,362	774,123	442	98,862	2,673,594	1,063,785	1,206,562	831,675
2012	4,302	96,951	3,263,669	1,246,695	1,301,660	9,772	173,468	3,314,520	973,192	1,587,642	1,072,006
TOTAL	1,412,667	235,499	12,451,245	3,240,234	4,746,672	589,486	336,803	11,144,960	3,590,658	6,855,269	4,435,048
O.D.		9	408	188	1,682		8	214	111	1,289	49,951

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	26,171,299	18,436,103	4,484,999	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,962,592	-4,037,524	19,422	
TOTAL LOSSES	19,208,707	14,398,579	4,504,421	
EXPECTED LOSSES	17,853,216	15,378,824	4,698,215	
CREDIBILITY	.35	.98	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.613	.460	.144	1.217
INDICATED (POST-TEST)	.720	.541	.169	1.430
PRES. ON RATE LEVEL	.563	.485	.148	1.196
DERIVED BY FORMULA	.618	.540	.169	1.327
UNDERLYING PRES. RATE	.570	.491	.150	1.211
PROPOSED	.618	.540	.169	1.327

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	TOTAL
IND. RATES				1.30	MINIMUM PREMIUM	
MAN. RATES	1.24	1.16	1.21	+ 1.30	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	311,719	23,549,459	7.554	1	1	40	51	154	247
2009	347,631	13,863,558	3.988	1		23	48	140	212
2010	352,232	19,808,731	5.623	6	1	31	41	152	231
2011	376,961	16,862,648	4.473	1		25	58	131	215
2012	382,526	15,638,552	4.088	1		9	51	191	252
TOTAL	1,771,069	89,722,948	5.066	10	2	128	249	768	1157
O.D.		100,891	.005				2		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	62,591	465,275	8,013,974	2,194,621	1,122,843	54,559	450,000	7,438,887	1,589,268	1,153,403	1,004,038
2009	3,000		5,157,418	1,420,009	1,573,139	1,467		2,198,271	1,092,033	1,482,138	936,083
2010	1,509,017	187,346	6,103,192	1,506,820	1,732,971	259,671	550,000	3,910,876	1,664,468	1,683,516	700,854
2011	50,297		4,415,922	1,693,021	1,637,864	6,000		4,983,401	1,408,131	1,791,841	876,171
2012	615,526		1,743,774	2,047,933	2,174,969	500		3,702,954	1,365,702	3,167,328	819,866
TOTAL	2,240,431	652,621	25,434,280	8,862,404	8,241,786	322,197	1,000,000	22,234,389	7,119,602	9,278,226	4,337,012
O.D.				34,198					59,690		7,003

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	66,346	468,296	9,122,435	2,466,755	1,413,658	191,066	629,924	11,577,107	1,977,048	1,459,056	925,723
2009	4,890	60,005	5,807,143	1,645,577	1,845,558	5,327	87,501	4,749,010	1,333,029	1,747,459	906,128
2010	1,926,005	382,318	7,349,543	1,751,540	1,970,810	562,393	902,275	8,299,658	1,983,908	1,965,404	673,521
2011	60,991	143,045	5,840,509	1,828,494	1,796,811	6,598	252,139	6,832,964	1,469,064	1,954,271	822,725
2012	671,672	170,939	5,785,008	2,563,477	1,939,401	4,859	353,476	6,940,728	1,776,001	2,362,833	782,972
TOTAL	2,729,904	1,224,603	33,904,638	10,255,843	8,966,238	770,243	2,225,315	38,399,467	8,539,050	9,489,023	4,111,069
O.D.		4	1,532	38,219	169		29	6,919	69,779	770	6,653

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	79,262,654	37,359,091	4,117,722			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-24,340,463	-8,672,021	19,444			
TOTAL LOSSES	54,922,191	28,687,070	4,137,166			
EXPECTED LOSSES	62,908,372	33,065,858	4,675,622			
CREDIBILITY	.24	.66	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.101	1.620	.234	4.955		
INDICATED (POST-TEST)	3.644	1.904	.275	5.823		
PRES. ON RATE LEVEL	3.507	1.844	.261	5.612		
DERIVED BY FORMULA	3.540	1.884	.275	5.699		
UNDERLYING PRES. RATE	3.552	1.867	.264	5.683		
PROPOSED	3.540	1.884	.275	5.699		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	5.580
IND. RATES				5.58	MINIMUM PREMIUM	
MAN. RATES	6.73	6.20	5.68	+ 5.58	PRESENT	

+PROPOSED

MANUAL YEAR	TEAMS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	7									
2009	8									
2010	10									
2011	8	300	37.500							
2012	8									
TOTAL	41	300	7.317							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											300
TOTAL											300

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											282
TOTAL											282

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			282	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,663	-4,310	26	
TOTAL LOSSES			308	
EXPECTED LOSSES	14,529	16,211	6,467	
CREDIBILITY	.00	.01	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	7.512	7.512
INDICATED (POST-TEST)	.000	.000	8.827	8.827
PRES. ON RATE LEVEL	349.924	390.491	155.725	896.140
DERIVED BY FORMULA	349.924	386.586	151.318	887.828
UNDERLYING PRES. RATE	354.353	395.435	157.696	907.484
PROPOSED	349.924	386.585	151.318	887.827

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	869.360
IND. RATES				869.36	MINIMUM PREMIUM	
MAN. RATES	801.20	875.65	907.03	+869.36	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
2008	112,578	510,220	.453			112,578				4	11	15
2009	113,022	1,581,083	1.398			113,022			3	5	17	25
2010	117,063	902,653	.771			117,063			1	8	10	19
2011	119,536	214,718	.179			119,536					7	7
2012	121,929	771,463	.632			121,929			1	1	6	8
TOTAL	584,128	3,980,137	.681			584,128			5	18	51	74

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				93,356	149,563				116,479	82,481	68,341
2009			512,810	134,792	69,490			231,831	50,125	532,002	50,033
2010			141,196	324,374	66,935			52,664	192,519	71,497	53,468
2011					17,099					77,342	120,277
2012			139,190	20,738	33,458			319,294	69,556	99,643	89,584
TOTAL			793,196	573,260	336,545			603,789	428,679	862,965	381,703

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				104,933	188,300				144,900	104,338	63,010
2009	72	6,293	611,473	155,234	84,294	74	12,629	575,782	71,887	618,915	48,432
2010	71	5,422	241,511	337,665	79,883	80	3,842	185,513	209,187	85,267	51,383
2011	1	96	3,925	1,809	16,200		521	12,445	6,486	74,672	112,940
2012	42	5,453	188,833	42,244	36,304	343	34,631	734,163	98,615	95,240	85,553
TOTAL	186	17,264	1,045,742	641,885	404,981	497	51,623	1,507,903	531,075	978,432	361,318

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,623,215	2,556,373	361,318			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-937,430	-550,039	1,468			
TOTAL LOSSES	1,685,785	2,006,334	362,786			
EXPECTED LOSSES	2,400,766	2,085,338	362,159			
CREDIBILITY	.12	.32	.48			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.289	.343	.062	.694		
INDICATED (POST-TEST)	.340	.403	.073	.816		
PRES. ON RATE LEVEL	.406	.353	.061	.820		
DERIVED BY FORMULA	.398	.369	.067	.834		
UNDERLYING PRES. RATE	.411	.357	.062	.830		
PROPOSED	.391	.363	.066	.820		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	.802
IND. RATES				.80	MINIMUM PREMIUM	
MAN. RATES	.94	.91	.83	+ .80	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	31,524	781,618	2.479			1	5	16	22
2009	31,956	1,587,777	4.968			3	11	21	35
2010	31,771	1,005,221	3.163				3	23	26
2011	32,336	1,935,702	5.986			4	5	19	28
2012	32,557	459,561	1.411				8	12	20
TOTAL	160,144	5,769,879	3.603			8	32	91	131
O.D.		126							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			176,510	160,582	117,923			39,669	77,369	154,664	54,901
2009			400,410	331,925	107,694			190,986	317,861	141,333	97,568
2010				279,490	176,202				176,118	278,843	94,568
2011			641,561	134,897	71,157			260,060	200,652	317,944	309,431
2012				88,150	67,617				140,105	78,298	85,391
TOTAL			1,218,481	995,044	540,593			490,715	912,105	971,082	641,859
O.D.											126

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			215,872	180,495	148,466			100,640	96,247	195,650	50,619
2009	57	4,993	493,396	374,854	128,504	62	8,821	499,291	377,105	169,469	94,446
2010	59	2,320	79,292	293,859	191,539	58	2,712	77,458	199,122	307,922	90,880
2011	105	19,219	787,804	154,126	98,656	107	25,290	682,309	203,539	331,768	290,556
2012	94	4,904	164,826	93,578	59,755	164	11,809	210,303	98,943	65,108	81,548
TOTAL	315	31,436	1,741,190	1,096,912	626,920	391	48,632	1,570,001	974,956	1,069,917	608,049
O.D.											120

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,391,965	3,768,705	608,169			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,265,805	-653,360	1,542			
TOTAL LOSSES	2,126,160	3,115,345	609,711			
EXPECTED LOSSES	3,231,705	2,469,421	387,549			
CREDIBILITY	.05	.13	.20			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.328	1.945	.381	3.654		
INDICATED (POST-TEST)	1.560	2.285	.448	4.293		
PRES. ON RATE LEVEL	1.993	1.522	.239	3.754		
DERIVED BY FORMULA	1.971	1.621	.281	3.873		
UNDERLYING PRES. RATE	2.018	1.542	.242	3.802		
PROPOSED	1.971	1.621	.281	3.873		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.792
IND. RATES				3.79	MINIMUM PREMIUM	
MAN. RATES	4.24	4.02	3.80	+ 3.79	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	7,369	235,057	3.189			1	1	3	5	
2009	7,614	3,036,274	39.877		3	1		3	7	
2010	8,565	396,715	4.631			1	2	6	9	
2011	8,244	159,415	1.933					2	2	
2012	8,606	96,819	1.125					4	4	
TOTAL	40,398	3,924,280	9.714		3	3	3	18	27	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			150,450	3,856	2,730			40,549	7,558	4,051	25,863
2009		1,875,177	157,818		9,750		920,000	35,000		9,526	29,003
2010			168,462	89,285	23,752			23,108	30,374	41,567	20,167
2011					92,776					63,158	3,481
2012					21,839					47,150	27,830
TOTAL		1,875,177	476,730	93,141	150,847		920,000	98,657	37,932	165,452	106,344

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			184,000	4,334	3,438			102,873	9,402	5,124	23,846
2009	1,076	1,487,234	269,787	7,356	12,345	12,997	1,926,763	107,814	3,845	11,338	28,075
2010	35	4,168	215,455	96,012	30,049	16	1,160	64,504	35,012	46,623	19,380
2011	14	503	21,309	9,815	87,913	1	427	10,156	5,298	60,976	3,269
2012	4	589	18,954	9,130	16,469	13	1,541	26,313	11,929	31,247	26,578
TOTAL	1,129	1,492,494	709,505	126,647	150,214	13,027	1,929,891	311,660	65,486	155,308	101,148

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,457,706	497,655	101,148	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-241,358	-60,169	120	
TOTAL LOSSES	4,216,348	437,486	101,268	
EXPECTED LOSSES	620,917	228,653	29,087	
CREDIBILITY	.02	.05	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.437	1.083	.251	11.771
INDICATED (POST-TEST)	12.263	1.273	.295	13.831
PRES. ON RATE LEVEL	1.519	.559	.071	2.149
DERIVED BY FORMULA	1.734	.595	.089	2.418
UNDERLYING PRES. RATE	1.537	.566	.072	2.175
PROPOSED	1.734	.595	.089	2.418

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	TOTAL
IND. RATES				2.53	MINIMUM PREMIUM	
MAN. RATES	2.10	2.21	2.26	+ 2.53	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
2008	10,419	436,619	4.190			10,419	1			1	4	6
2009	7,282	213,346	2.929			7,282					5	5
2010	8,776	149,994	1.709			8,776					2	2
2011	7,606	72,997	.959			7,606				1	3	4
2012	6,141	208,334	3.392			6,141				1		1
TOTAL	40,224	1,081,290	2.688			40,224	1			3	14	18
O.D.		712	.001									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	163,130			27,264	23,431	1,250			155,223	38,812	27,509
2009					45,560					153,048	14,738
2010					46,182					74,847	28,965
2011				5,808	11,745				11,999	19,566	23,879
2012				19,272					179,849		9,213
TOTAL	163,130			52,344	126,918	1,250			347,071	286,273	104,304
O.D.											712

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	172,918			30,645	29,499	4,378			193,097	49,097	25,363
2009		27	1,365	777	52,101	889		3,664	2,799	177,290	14,266
2010	7	70	4,133	2,166	48,703	240		5,397	3,427	81,055	27,835
2011	1	149	6,129	6,253	11,434	2		11,201	11,129	19,665	22,422
2012	17	667	23,206	14,276	1,915	176	11,875	213,889	101,585	16,966	8,798
TOTAL	172,943	913	34,833	54,117	143,652	4,556	13,434	234,151	312,037	344,073	98,684
O.D.											684

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	460,830	853,879	99,368			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-691,142	-193,591	292			
TOTAL LOSSES		660,288	99,660			
EXPECTED LOSSES	1,695,844	708,747	86,481			
CREDIBILITY	.02	.05	.08			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	1.642	.248	1.890		
INDICATED (POST-TEST)	.000	1.929	.291	2.220		
PRES. ON RATE LEVEL	4.163	1.740	.213	6.116		
DERIVED BY FORMULA	4.080	1.749	.219	6.048		
UNDERLYING PRES. RATE	4.216	1.762	.215	6.193		
PROPOSED	4.080	1.749	.219	6.048		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	5.922
IND. RATES				5.92	MINIMUM PREMIUM	
MAN. RATES	7.45	6.82	6.19	+ 5.92	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	282,265	3,666,186	1.298			4	28	117	149
2009	280,597	3,922,516	1.397			6	46	83	135
2010	308,051	5,656,305	1.836			11	40	91	142
2011	293,906	4,032,958	1.372			7	37	94	138
2012	320,739	2,248,665	.701			1	5	114	120
TOTAL	1,485,558	19,526,630	1.314			29	156	499	684
O.D.		65,476	.004				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			782,815	803,837	625,008			163,554	591,824	594,352	104,796
2009			1,122,793	995,351	403,040			339,074	608,646	360,076	93,536
2010			2,160,663	1,037,833	428,991			663,906	927,101	363,749	74,062
2011			1,140,399	679,880	642,112			405,971	535,462	510,373	118,761
2012			166,909	150,948	924,953			35,389	211,698	673,148	85,620
TOTAL			5,373,579	3,667,849	3,024,104			1,607,894	2,874,731	2,501,698	476,775
O.D.				34,991					30,485		

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			957,382	903,513	786,881			414,937	736,229	751,854	96,622
2009	161	14,068	1,390,652	1,124,875	476,361	113	16,284	894,190	723,316	427,885	90,543
2010	449	52,834	2,750,148	1,127,554	514,356	509	31,166	1,811,286	1,025,457	442,029	71,174
2011	314	43,743	1,778,684	707,988	687,108	198	44,904	1,216,549	494,602	545,863	111,517
2012	297	34,891	1,146,266	514,074	723,366	375	38,929	693,365	293,668	468,595	81,767
TOTAL	1,221	145,536	8,023,132	4,378,004	3,188,072	1,195	131,283	5,030,327	3,273,272	2,636,226	451,623
O.D.				39,330					37,923		

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,332,694	13,552,827	451,623			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,421,361	-3,977,272	2,385			
TOTAL LOSSES	8,911,333	9,575,555	454,008			
EXPECTED LOSSES	11,349,664	15,122,980	579,367			
CREDIBILITY	.22	.59	.90			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.600	.645	.031	1.276		
INDICATED (POST-TEST)	.705	.758	.036	1.499		
PRES. ON RATE LEVEL	.754	1.005	.039	1.798		
DERIVED BY FORMULA	.743	.859	.036	1.638		
UNDERLYING PRES. RATE	.764	1.018	.039	1.821		
PROPOSED	.743	.859	.036	1.638		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	1.603
IND. RATES				1.60	MINIMUM PREMIUM	
MAN. RATES	1.88	1.83	1.82	+ 1.60	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	3,488	7,467	.214						2	2
2009	1,662									
2010	1,625	1,134	.069							
2011	1,577	708	.044							
2012	1,811	972	.053							
TOTAL	10,163	10,281	.101						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					3,804					2,736	927
2010											1,134
2011											708
2012											972
TOTAL					3,804					2,736	3,741

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					4,789					3,461	855
2010											1,090
2011											665
2012											928
TOTAL					4,789					3,461	3,538

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		8,250	3,538	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-14,534	-6,071	16	
TOTAL LOSSES		2,179	3,554	
EXPECTED LOSSES	34,860	22,358	4,776	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.021	.035	.056
INDICATED (POST-TEST)	.000	.025	.041	.066
PRES. ON RATE LEVEL	.339	.217	.046	.602
DERIVED BY FORMULA	.336	.213	.046	.595
UNDERLYING PRES. RATE	.343	.220	.047	.610
PROPOSED	.336	.213	.046	.595

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE
IND. RATES				.58	MINIMUM PREMIUM
MAN. RATES	.84	.71	.61	+ .58	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	26,051	3,817,068	14.652		1	1	1	3	6
2009	28,293	13,694	.048					2	2
2010	28,564	23,721	.083					1	1
2011	32,561	94,555	.290					3	3
2012	34,190	136,110	.398					3	3
TOTAL	149,659	4,085,148	2.730		1	1	1	12	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		413,926	307,595	35,000	32,692		2,478,558	435,578	30,271	64,280	19,168
2009					3,408					4,317	5,969
2010					3,064					5,597	15,060
2011					7,838					51,222	35,495
2012					33,597					97,772	4,741
TOTAL		413,926	307,595	35,000	80,599		2,478,558	435,578	30,271	223,188	80,433

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		126,566	278,912	39,340	41,159		1,054,045	819,308	37,657	81,314	17,673
2009		2	102	58	3,897		24	103	79	5,002	5,778
2010		5	275	144	3,232		18	402	257	6,061	14,473
2011	1	42	1,802	830	7,428		353	8,238	4,296	49,454	33,330
2012	5	910	29,165	14,050	25,340	29	3,207	54,551	24,743	64,793	4,528
TOTAL	6	127,525	310,256	54,422	81,056	29	1,057,647	882,602	67,032	206,624	75,782

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,378,065	409,134	75,782	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-250,068	-98,598	341	
TOTAL LOSSES	2,127,997	310,536	76,123	
EXPECTED LOSSES	649,521	378,637	79,319	
CREDIBILITY	.05	.13	.20	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.422	.207	.051	1.680
INDICATED (POST-TEST)	1.671	.243	.060	1.974
PRES. ON RATE LEVEL	.429	.250	.052	.731
DERIVED BY FORMULA	.491	.249	.054	.794
UNDERLYING PRES. RATE	.434	.253	.053	.740
PROPOSED	.491	.249	.054	.794

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE
IND. RATES				.78	MINIMUM PREMIUM
MAN. RATES	1.02	.86	.74	+ .78	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	87,510	515,753	.589	1		1	1	8	11	
2009	78,849	246,212	.312				1	9	10	
2010	76,938	415,164	.539				2	8	10	
2011	76,366	467,687	.612				3	7	10	
2012	77,679	585,224	.753	1		1		9	11	
TOTAL	397,342	2,230,040	.561	2		2	7	41	52	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	3,000		299,392	33,433	47,428			34,213	38,970	46,440	12,877
2009				8,479	124,435				5,979	61,317	46,002
2010				55,093	185,201				98,807	31,807	44,256
2011				184,634	29,008				116,166	43,386	94,493
2012	50,000		208,243		78,138			30,017		132,231	86,595
TOTAL	53,000		507,635	281,639	464,210			64,230	259,922	315,181	284,223

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	3,180		366,156	37,579	59,713			86,798	48,479	58,747	11,873
2009		80	4,261	11,576	142,359		364	2,161	8,110	71,108	44,530
2010	30	671	29,092	64,980	196,439	33	1,127	34,474	106,008	37,780	42,530
2011	32	3,020	115,705	162,266	37,205	20	3,118	84,948	95,492	49,415	88,729
2012	54,394	7,856	269,545	51,967	72,403	59	6,844	129,800	36,662	89,761	82,698
TOTAL	57,636	11,627	784,759	328,368	508,119	112	11,453	338,181	294,751	306,811	270,360

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,203,768	1,438,049	270,360	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,196,076	-308,899	675	
TOTAL LOSSES		1,129,150	271,035	
EXPECTED LOSSES	5,542,922	1,160,239	174,831	
CREDIBILITY	.09	.25	.37	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.284	.068	.352
INDICATED (POST-TEST)	.000	.334	.080	.414
PRES. ON RATE LEVEL	1.378	.288	.043	1.709
DERIVED BY FORMULA	1.254	.300	.057	1.611
UNDERLYING PRES. RATE	1.395	.292	.044	1.731
PROPOSED	1.254	.300	.057	1.611

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE
IND. RATES				1.58	MINIMUM PREMIUM
MAN. RATES	2.39	2.02	1.73	+ 1.58	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	432,402	19,470,216	4.502	1		36	102	300	439
2009	357,973	15,388,971	4.298			26	113	246	385
2010	382,421	12,829,386	3.354			18	94	255	367
2011	412,104	11,578,860	2.809			18	86	233	337
2012	407,705	6,292,236	1.543			2	13	210	225
TOTAL	1,992,605	65,559,669	3.290	1		100	408	1244	1753
O.D.		431,468	.021				7	9	16

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	109,694		7,116,069	3,070,198	1,186,315	16,816		2,871,332	2,084,610	1,775,571	1,239,611
2009			4,242,726	3,259,433	964,559			1,813,292	2,494,648	1,374,172	1,240,141
2010			3,269,729	2,449,602	1,218,865			991,887	2,248,125	1,506,050	1,145,128
2011			2,914,245	2,350,714	803,406			1,106,464	2,105,884	1,247,915	1,050,232
2012			396,134	434,753	1,879,388			92,652	331,290	2,333,715	824,304
TOTAL	109,694		17,938,903	11,564,700	6,052,533	16,816		6,875,627	9,264,557	8,237,423	5,499,416
O.D.				234,246	50,138				9,827	59,078	78,179

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	116,276		8,450,158	3,450,905	1,493,572	58,890		6,162,695	2,593,264	2,246,100	1,142,921
2009	606	52,739	5,206,403	3,681,659	1,157,935	584	83,579	4,680,576	2,969,287	1,639,646	1,200,456
2010	859	87,257	4,412,559	2,631,295	1,397,109	1,037	58,501	3,056,578	2,489,317	1,731,979	1,100,468
2011	789	116,793	4,715,263	2,249,415	994,572	662	137,206	3,726,626	1,847,208	1,391,599	986,168
2012	774	76,935	2,538,425	1,144,703	1,486,199	1,041	106,083	1,869,037	787,488	1,584,489	787,210
TOTAL	119,304	333,724	25,322,808	13,157,977	6,529,387	62,214	385,369	19,495,512	10,686,564	8,593,813	5,217,223
O.D.	33	2,927	104,310	249,162	48,116	13	1,702	30,236	23,277	44,014	74,166

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	45,858,152	39,332,310	5,291,389			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-15,641,580	-9,030,207	22,276			
TOTAL LOSSES	30,216,572	30,302,103	5,313,665			
EXPECTED LOSSES	39,652,841	34,113,398	5,579,294			
CREDIBILITY	.26	.72	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.516	1.521	.267	3.304		
INDICATED (POST-TEST)	1.781	1.787	.314	3.882		
PRES. ON RATE LEVEL	1.964	1.691	.277	3.932		
DERIVED BY FORMULA	1.916	1.760	.314	3.990		
UNDERLYING PRES. RATE	1.990	1.712	.280	3.982		
PROPOSED	1.888	1.734	.310	3.932		
IND. RATES						
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	3.850
IND. RATES				3.85	MINIMUM PREMIUM	
MAN. RATES	4.95	4.56	3.98	+ 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		
2008	282,265										
2009	280,597										
2010	308,051										
2011	293,906										
2012	320,739										
TOTAL	1,485,558										
O.D.		2,033,935	.136					7	12	9	28

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											
O.D.			1,252,110	433,218	13,100			143,694	71,880	11,937	107,996

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											
O.D.	198	24,450	1,514,053	483,983	39,147	58	5,867	357,511	79,007	17,786	103,030

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,902,137	619,923	103,030	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,794,007	-277,394	551	
TOTAL LOSSES	108,130	342,529	103,581	
EXPECTED LOSSES	4,605,231	1,054,746	133,702	
CREDIBILITY	.22	.59	.90	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.007	.023	.007	.037
INDICATED (POST-TEST)	.008	.027	.008	.043
PRES. ON RATE LEVEL	.306	.070	.009	.385
DERIVED BY FORMULA	.240	.045	.008	.293
UNDERLYING PRES. RATE	.310	.071	.009	.390
PROPOSED	.240	.045	.008	.293

YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE
IND. RATES				.29	MINIMUM PREMIUM
MAN. RATES	.40	.39	.39	+ .29	PRESENT

+PROPOSED *LIMITED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	3,488									
2009	1,662									
2010	1,625									
2011	1,577									
2012	1,811									
TOTAL	10,163									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B						
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,449	-608	1			
TOTAL LOSSES			1			
EXPECTED LOSSES	10,671	2,236	305			
CREDIBILITY	.01	.02	.03			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.000	.000		
INDICATED (POST-TEST)	.000	.000	.000	.000		
PRES. ON RATE LEVEL	.103	.022	.003	.128		
DERIVED BY FORMULA	.102	.022	.003	.127		
UNDERLYING PRES. RATE	.105	.022	.003	.130		
PROPOSED	.102	.022	.003	.127		
YEAR	4-1-13	4-1-14	4-1-15	4-1-16	IND. RATE	.124
IND. RATES				.12	MINIMUM PREMIUM	
MAN. RATES	.18	.15	.13	+ .12	PRESENT	

+PROPOSED

MANUAL YEAR	SEATS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES						
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2008	1,213													
2009	1,274													
2010	1,309													
2011	1,498													
2012	1,409													
TOTAL	6,703													

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.	-166,942	-19,276	28	
TOTAL LOSSES			28	
EXPECTED LOSSES	430,186	73,324	6,576	
CREDIBILITY	.03	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.004	.004
INDICATED (POST-TEST)	.000	.000	.005	.005
PRES. ON RATE LEVEL	63.376	10.802	.969	75.147
DERIVED BY FORMULA	61.475	10.478	.940	72.893
UNDERLYING PRES. RATE	64.178	10.939	.981	76.098
PROPOSED	61.475	10.478	.940	72.893

YEAR	4-1-12	4-1-13	4-1-14	4-1-16	IND. RATE	71.376
IND. RATES				71.38	MINIMUM PREMIUM	
MAN. RATES	76.06	76.06	76.06	+ 71.38	PRESENT	

+PROPOSED