

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	46												
2011	48												
2012	52												
2013	35												
2014	139												
<b>TOTAL</b>	<b>320</b>												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,410	-2,249	4	
TOTAL LOSSES			4	
EXPECTED LOSSES	19,690	3,932	224	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	5.939	1.186	.068	7.193
DERIVED BY FORMULA	5.939	1.186	.068	7.193
UNDERLYING PRES. RATE	6.153	1.229	.070	7.452
PROPOSED	5.939	1.186	.068	7.193

YEAR	4-1-11	4-1-14	10-1-16	4-1-18	IND. RATE	9.934
IND. RATES				9.93	MINIMUM PREMIUM	
MAN. RATES	20.79	20.31	11.30	+ 9.93	PRESENT	3000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	12												
2011	16												
2012	16												
2013	24												
2014	93												
<b>TOTAL</b>	<b>161</b>												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,790	-822	3	
TOTAL LOSSES			3	
EXPECTED LOSSES	10,306	2,127	117	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.004	.004
PRES. ON RATE LEVEL	6.179	1.275	.070	7.524
DERIVED BY FORMULA	6.179	1.275	.070	7.524
UNDERLYING PRES. RATE	6.402	1.321	.072	7.795
PROPOSED	6.179	1.275	.070	7.524

YEAR	4-1-11	4-1-14	10-1-16	4-1-18	IND. RATE	10.391
IND. RATES				10.39	MINIMUM PREMIUM	
MAN. RATES	21.75	21.25	11.82	+ 10.39	PRESENT	3000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	313	54,379	17.373				1			1
2011	339									
2012	315	5,350	1.698					1		1
2013	386									
2014	486	87,188	17.939						2	2
<b>TOTAL</b>	<b>1,839</b>	<b>146,917</b>	<b>7.989</b>				<b>1</b>		<b>3</b>	<b>4</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				21,334					32,966		79
2012					608					4,742	
2014					28,763					58,425	
<b>TOTAL</b>				<b>21,334</b>	<b>29,371</b>				<b>32,966</b>	<b>63,167</b>	<b>79</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				104,323					121,908		47
2012			133	20	727			672	329	19,359	
2014			50,321	23,722	30,513			58,444	56,039	128,802	
<b>TOTAL</b>			<b>50,454</b>	<b>128,065</b>	<b>31,240</b>			<b>59,116</b>	<b>178,276</b>	<b>148,161</b>	<b>47</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	109,570	485,742	47	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-31,065	-21,788	22	
TOTAL LOSSES	78,505	463,954	69	
EXPECTED LOSSES	145,336	32,587	2,060	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.269	25.229	.004	29.502
INDICATED (POST-TEST)	17.042	10.899	.007	27.948
PRES. ON RATE LEVEL	7.628	1.710	.108	9.446
DERIVED BY FORMULA	7.628	1.802	.107	9.537
UNDERLYING PRES. RATE	7.903	1.772	.112	9.787
PROPOSED	7.628	1.802	.107	9.537

YEAR	4-1-11	4-1-14	10-1-16	4-1-18	IND. RATE	13.171
IND. RATES				13.17	MINIMUM PREMIUM	
MAN. RATES	27.28	26.72	14.84	+ 13.17	PRESENT	3000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	140	12,000	8.571						1	1
2011	447									
2012	44									
2013	110	12,497	11.360						1	1
2014	83									
<b>TOTAL</b>	<b>824</b>	<b>24,497</b>	<b>2.973</b>						<b>2</b>	<b>2</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					12,000						
2013					1,472					11,025	
<b>TOTAL</b>					<b>13,472</b>					<b>11,025</b>	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					28,092						
2013			719	721	2,440			8,179	6,644	39,369	
<b>TOTAL</b>			<b>719</b>	<b>721</b>	<b>30,532</b>			<b>8,179</b>	<b>6,644</b>	<b>39,369</b>	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,898	77,266		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-71,636	-22,904	8	
TOTAL LOSSES		54,362	8	
EXPECTED LOSSES	156,090	27,620	1,871	
CREDIBILITY	.00	.00	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	6.597	.001	6.598
INDICATED (POST-TEST)	.000	2.850	.002	2.852
PRES. ON RATE LEVEL	18.284	3.235	.219	21.738
DERIVED BY FORMULA	18.284	3.235	.217	21.736
UNDERLYING PRES. RATE	18.943	3.352	.227	22.522
PROPOSED	18.284	3.235	.217	21.736

YEAR	4-1-11	4-1-14	10-1-16	4-1-18	IND. RATE	30.019
IND. RATES				30.02	MINIMUM PREMIUM	
MAN. RATES	62.86	61.41	34.15	+ 30.02	PRESENT	3000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	310	1,205	.388							
2011	339	948	.279							
2012	7,179	356,881	4.971				4	1		5
2013	7,450	119,455	1.603				1	1		2
2014	10,377	6,343,826	61.133					10		11
<b>TOTAL</b>	<b>25,655</b>	<b>6,822,315</b>	<b>26.593</b>				<b>1</b>	<b>5</b>	<b>12</b>	<b>18</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											1,205
2011											948
2012				210,312	6,468				135,840	2,375	1,886
2013				79,386	2,496				31,175	5,930	468
2014		900,022			257,390		5,000,000			171,220	15,194
<b>TOTAL</b>		<b>900,022</b>		<b>289,698</b>	<b>266,354</b>		<b>5,000,000</b>		<b>167,015</b>	<b>179,525</b>	<b>19,701</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											712
2011											1,313
2012			1,408	593,934	7,727			337	569,987	9,698	2,914
2013			1,221	268,147	4,139			4,401	116,833	21,180	534
2014		115,879	450,281	212,301	273,025		1,042,763	171,289	164,227	377,456	12,079
<b>TOTAL</b>		<b>115,879</b>	<b>452,910</b>	<b>1,074,382</b>	<b>284,891</b>		<b>1,042,763</b>	<b>176,027</b>	<b>851,047</b>	<b>408,334</b>	<b>17,552</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,787,579	2,618,654	17,552	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-885,090	-622,800	1,301	
TOTAL LOSSES	902,489	1,995,854	18,853	
EXPECTED LOSSES	8,217,040	1,617,034	79,017	
CREDIBILITY	.01	.04	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.518	7.780	.073	11.371
INDICATED (POST-TEST)	14.044	3.361	.135	17.540
PRES. ON RATE LEVEL	30.914	6.084	.297	37.295
DERIVED BY FORMULA	30.745	5.975	.287	37.007
UNDERLYING PRES. RATE	32.029	6.303	.308	38.640
PROPOSED	30.745	5.975	.287	37.007

YEAR	4-1-11	4-1-14	10-1-16	4-1-18	IND. RATE	51.110
IND. RATES				51.11	MINIMUM PREMIUM	
MAN. RATES	108.64	105.98	58.59	+ 51.11	PRESENT	3000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1,361	56,976	4.186						2	2
2011	1,242	19,796	1.593						1	1
2012	4,393	18,332	.417						1	1
2013	8,178	4,481	.054							
2014	9,531	4,802	.050							
<b>TOTAL</b>	<b>24,705</b>	<b>104,387</b>	<b>.423</b>						<b>4</b>	<b>4</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					10,823					44,341	1,812
2011					4,306					14,314	1,176
2012					10,349					6,200	1,783
2013											4,481
2014											4,802
<b>TOTAL</b>					<b>25,478</b>					<b>64,855</b>	<b>14,054</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					25,337					216,118	1,071
2011			817	63	7,594			859	303	91,686	1,629
2012			2,254	359	12,364			879	433	25,308	2,755
2013											5,108
2014											3,818
<b>TOTAL</b>			<b>3,071</b>	<b>422</b>	<b>45,295</b>			<b>1,738</b>	<b>736</b>	<b>333,112</b>	<b>14,381</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,809	379,565	14,381	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-246,761	-137,254	477	
TOTAL LOSSES		242,311	14,858	
EXPECTED LOSSES	1,658,941	329,318	30,387	
CREDIBILITY	.01	.04	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.981	.060	1.041
INDICATED (POST-TEST)	.000	.424	.111	.535
PRES. ON RATE LEVEL	6.481	1.287	.119	7.887
DERIVED BY FORMULA	6.416	1.252	.119	7.787
UNDERLYING PRES. RATE	6.715	1.333	.123	8.171
PROPOSED	6.416	1.252	.119	7.787

YEAR	4-1-11	4-1-14	10-1-16	4-1-18	IND. RATE	10.754
IND. RATES				10.75	MINIMUM PREMIUM	
MAN. RATES	22.68	22.50	12.39	+ 10.75	PRESENT	3000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010										
2011										
2012	1,245	18,844	1.513				1			1
2013	1,351									
2014	1,605	42,857	2.670						1	1
<b>TOTAL</b>	<b>4,201</b>	<b>61,701</b>	<b>1.469</b>				<b>1</b>		<b>1</b>	<b>2</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				11,560					7,284		
2014					7,771					34,313	773
<b>TOTAL</b>				<b>11,560</b>	<b>7,771</b>				<b>7,284</b>	<b>34,313</b>	<b>773</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				32,634					30,555		
2014			13,591	6,411	8,242			34,324	32,912	75,641	615
<b>TOTAL</b>			<b>13,591</b>	<b>39,045</b>	<b>8,242</b>			<b>34,324</b>	<b>63,467</b>	<b>75,641</b>	<b>615</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	47,915	186,395	615			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-40,267	-54,597	106			
TOTAL LOSSES	7,648	131,798	721			
EXPECTED LOSSES	705,642	145,607	6,806			
CREDIBILITY	.00	.01	.02			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.182	3.137	.017	3.336		
INDICATED (POST-TEST)	.727	1.355	.031	2.113		
PRES. ON RATE LEVEL	16.213	3.345	.156	19.714		
DERIVED BY FORMULA	16.213	3.325	.154	19.692		
UNDERLYING PRES. RATE	16.797	3.466	.162	20.425		
PROPOSED	16.213	3.325	.154	19.692		
YEAR	4-1-11	4-1-14	10-1-16	4-1-18	IND. RATE	27.196
IND. RATES				27.20	MINIMUM PREMIUM	
MAN. RATES	57.10	55.78	30.97	+ 27.20	PRESENT	3000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	3,514	387,991	11.041			1			10	11
2011	4,148	995,780	24.006			2			9	11
2012	5,454	659,591	12.093			1			11	12
2013	6,974	855,810	12.271			1	3		11	15
2014	7,660	269,828	3.522						11	11
<b>TOTAL</b>	<b>27,750</b>	<b>3,169,000</b>	<b>11.420</b>			<b>5</b>	<b>3</b>		<b>52</b>	<b>60</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			118,609		135,953			53,478		75,503	4,448
2011			526,591		99,883			342,000		26,251	1,055
2012			194,069		289,565			61,000		109,087	5,870
2013			192,203	145,750	214,814			27,500	132,050	132,630	10,863
2014					177,876					80,747	11,205
<b>TOTAL</b>			<b>1,031,472</b>	<b>145,750</b>	<b>918,091</b>			<b>483,978</b>	<b>132,050</b>	<b>424,218</b>	<b>33,441</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			552,718		318,266			214,928		368,001	2,629
2011			1,092,261	1,463	176,155			427,747	557	168,139	1,461
2012			534,435	10,016	345,909			208,517	7,625	445,315	9,069
2013			547,114	596,080	378,359			197,778	559,745	478,465	12,384
2014			311,177	146,714	188,681			80,763	77,448	178,006	8,908
<b>TOTAL</b>			<b>3,037,705</b>	<b>754,273</b>	<b>1,407,370</b>			<b>1,129,733</b>	<b>645,375</b>	<b>1,637,926</b>	<b>34,451</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,167,438	4,444,944	34,451	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-578,522	-531,079	396	
TOTAL LOSSES	3,588,916	3,913,865	34,847	
EXPECTED LOSSES	3,490,949	884,392	35,243	
CREDIBILITY	.01	.04	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	12.933	14.104	.126	27.163
INDICATED (POST-TEST)	51.629	6.093	.232	57.954
PRES. ON RATE LEVEL	12.142	3.076	.123	15.341
DERIVED BY FORMULA	12.537	3.197	.130	15.864
UNDERLYING PRES. RATE	12.580	3.187	.127	15.894
PROPOSED	12.537	3.197	.130	15.864

YEAR	4-1-11	4-1-14	10-1-16	4-1-18	IND. RATE	21.909
IND. RATES				21.91	MINIMUM PREMIUM	
MAN. RATES	44.18	42.77	24.10	+ 21.91	PRESENT	3000

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	6,794	231,801	3.411				2	6	8	
2011	7,166	91,845	1.281					2	2	
2012	11,755	362,364	3.082				2	2	4	
2013	15,592	22,925	.147					4	4	
2014	15,404	226,959	1.473					6	6	
<b>TOTAL</b>	<b>56,711</b>	<b>935,894</b>	<b>1.650</b>				<b>4</b>	<b>20</b>	<b>24</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				85,280	42,747				78,469	16,927	8,378
2011					64,725					25,150	1,970
2012				204,288	44,004				83,647	29,805	620
2013					7,306					6,234	9,385
2014					143,643					77,057	6,259
<b>TOTAL</b>				<b>289,568</b>	<b>302,425</b>				<b>162,116</b>	<b>155,173</b>	<b>26,612</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				417,020	100,071				290,178	82,502	4,951
2011			12,294	948	114,148			1,508	532	161,093	2,728
2012			9,582	578,227	52,567			4,223	352,965	121,672	958
2013			3,571	3,595	12,112			4,622	3,766	22,272	10,699
2014			251,303	118,478	152,368			77,079	73,911	169,876	4,976
<b>TOTAL</b>			<b>276,750</b>	<b>1,118,268</b>	<b>431,266</b>			<b>87,432</b>	<b>721,352</b>	<b>557,415</b>	<b>24,312</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	364,182	2,828,301	24,312	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-484,181	-501,119	458	
TOTAL LOSSES		2,327,182	24,770	
EXPECTED LOSSES	3,789,428	855,768	41,399	
CREDIBILITY	.02	.06	.10	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	4.104	.044	4.148
INDICATED (POST-TEST)	.000	1.773	.081	1.854
PRES. ON RATE LEVEL	6.449	1.457	.070	7.976
DERIVED BY FORMULA	6.320	1.476	.071	7.867
UNDERLYING PRES. RATE	6.682	1.509	.073	8.264
PROPOSED	6.320	1.476	.071	7.867

YEAR	4-1-11	4-1-14	10-1-16	4-1-18	IND. RATE	10.865
IND. RATES				10.87	MINIMUM PREMIUM	
MAN. RATES	20.00	19.80	12.53	+ 10.87	PRESENT	3000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	3,364	2,992	.088							
2011	3,146	3,143	.099							
2012	3,825	30,031	.785					2		2
2013	4,365									
2014	5,997	25,403	.423						1	1
<b>TOTAL</b>	<b>20,697</b>	<b>61,569</b>	<b>.297</b>						<b>3</b>	<b>3</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											2,992
2011											3,143
2012					23,000					2,500	4,531
2014					16,471					8,000	932
<b>TOTAL</b>					<b>39,471</b>					<b>10,500</b>	<b>11,598</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											1,768
2011											4,353
2012			5,007	796	27,475			355	176	10,206	7,000
2014			28,812	13,588	17,471			8,002	7,677	17,636	741
<b>TOTAL</b>			<b>33,819</b>	<b>14,384</b>	<b>44,946</b>			<b>8,357</b>	<b>7,853</b>	<b>27,842</b>	<b>13,862</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	42,176	95,025	13,862	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-140,354	-113,968	112	
TOTAL LOSSES			13,974	
EXPECTED LOSSES	694,797	177,372	9,521	
CREDIBILITY	.01	.03	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.068	.068
INDICATED (POST-TEST)	.000	.000	.125	.125
PRES. ON RATE LEVEL	3.240	.827	.045	4.112
DERIVED BY FORMULA	3.208	.802	.049	4.059
UNDERLYING PRES. RATE	3.357	.857	.046	4.260
PROPOSED	3.208	.802	.049	4.059

YEAR	4-1-11	4-1-14	10-1-16	4-1-18	IND. RATE	5.605
IND. RATES				5.61	MINIMUM PREMIUM	
MAN. RATES	7.82	7.61	6.46	+ 5.61	PRESENT	1890

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	438									
2011	429									
2012	510									
2013	417									
2014	482									
<b>TOTAL</b>	<b>2,276</b>									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,313	-6,414	4	
TOTAL LOSSES			4	
EXPECTED LOSSES	45,155	8,671	500	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.915	.368	.021	2.304
DERIVED BY FORMULA	1.915	.364	.021	2.300
UNDERLYING PRES. RATE	1.984	.381	.022	2.387
PROPOSED	1.915	.364	.021	2.300

YEAR	4-1-11	4-1-14	10-1-16	4-1-18	IND. RATE	3.176
IND. RATES				3.18	MINIMUM PREMIUM	
MAN. RATES	6.68	6.52	3.62	+ 3.18	PRESENT	1190

+PROPOSED