

**PENNSYLVANIA COMPENSATION RATING BUREAU**

April 1, 2018 F CLASS RATE FILING

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Superseded

**Pennsylvania F Class Rate Revision**  
**Proposed Effective April 1, 2018**

**Calculation of Composite Pure Premium Multiplier**

Item	Total
(1) Pure Premium Test Correction Factor	0.9977
(2) Off-Balance Factor (Collectible Prem Ratio)	1.0252
(3) Expense Provision ( 1 / 0.7210 )	1.3870
(4) Rate Test Correction Factor	1.0030
(5) Composite Pure Premium Multiplier (1)*(2)*(3)*(4)	1.4230

Superseded

**CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS**

All Death, Permanent Total and Major Disability claims in the Pennsylvania experience for Manual Years 2010 through 2014 were translated using composite multipliers, yielding an average claim value of \$32,961. A value of \$485,194 was selected based on a review of Pennsylvania State Act coverage experience as reported in the approved 4/1/17 Loss Cost Filing. Using twice the value as unity and using the indicated Hazard Group Relativities produced the following results:

Hazard Group (1)	Hazard Group Relativities @ (2)	Per Claim Limit [ 2 * 485,194 ] * (2) (3)	Per Accident Limit (3) * 2 (4)
A	0.828	803,481	1,606,962
B	0.880	853,941	1,707,882
C	0.935	907,313	1,814,626
D	0.994	964,566	1,929,132
E	1.057	1,025,700	2,051,400
F	1.123	1,089,746	2,179,492
G	1.194	1,158,643	2,317,286

@ From Pennsylvania 4/1/17 Loss Cost Filing - Excess Loss Factor Study

## CREDIBILITY

The classification relativity criteria for 100 percent credibility for the various categories of loss are as follows:

Serious: 175 \* Average Cost of Serious Case (including Medical)  
 Non-Serious: 500 \* Average Cost of Non-Serious Case (including Medical)  
 Medical: 10 Percent of the Non-Serious

The following calculations are based on the figures in Table V, Section B.

	No. Cases	INDEMNITY AMOUNT (in hundreds)	MEDICAL AMOUNT (in hundreds)	TOTAL AMOUNT (in hundreds)	AVERAGE COST (4) / (1)
	(1)	(2)	(3)	(4)	(5)
Death	0	0	0	0	0
Permanent Total	1	20,998	188,950	209,948	209,948
Major	7	38,690	15,049	53,739	7,677
<b>Total Serious</b>	<b>8</b>	<b>59,688</b>	<b>203,999</b>	<b>263,687</b>	<b>32,961</b>
Minor	18	31,295	24,748	56,043	3,114
Temporary	92	22,839	32,278	55,117	599
<b>Total Non-Serious</b>	<b>110</b>	<b>54,134</b>	<b>57,026</b>	<b>111,160</b>	<b>1,011</b>

Accordingly, the criteria for 100 percent credibility will be:

Selected @

Serious: 175 *	32,961 =	5,768,175	84,908,950
Non-Serious: 500 *	1,011 =	505,500	17,404,000
Medical: .10 *	505,500 =	50,550	1,740,400

@ From PA State Act Coverage Loss Cost filing approval of 4/1/17.

**EXPECTED LOSS CREDIBILITY TABLE**

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	84,272,962	17,273,640	1,727,364
0.99	83,005,775	17,013,902	1,701,390
0.98	81,745,004	16,755,479	1,675,548
0.97	80,490,681	16,498,377	1,649,838
0.96	79,242,840	16,242,604	1,624,260
0.95	78,001,513	15,988,166	1,598,817
0.94	76,766,737	15,735,071	1,573,507
0.93	75,538,544	15,483,325	1,548,333
0.92	74,316,972	15,232,936	1,523,294
0.91	73,102,056	14,983,912	1,498,391
0.90	71,893,833	14,736,259	1,473,626
0.89	70,692,340	14,489,986	1,448,999
0.88	69,497,615	14,245,101	1,424,510
0.87	68,309,697	14,001,610	1,400,161
0.86	67,128,624	13,759,523	1,375,952
0.85	65,954,438	13,518,847	1,351,885
0.84	64,787,178	13,279,590	1,327,959
0.83	63,626,885	13,041,762	1,304,176
0.82	62,473,602	12,805,371	1,280,537
0.81	61,327,373	12,570,425	1,257,043
0.80	60,188,239	12,336,934	1,233,693
0.79	59,056,247	12,104,907	1,210,491
0.78	57,931,441	11,874,353	1,187,435
0.77	56,813,867	11,645,281	1,164,528
0.76	55,703,573	11,417,701	1,141,770
0.75	54,600,607	11,191,623	1,119,162
0.74	53,505,018	10,967,058	1,096,706
0.73	52,416,855	10,744,014	1,074,401
0.72	51,336,170	10,522,504	1,052,250
0.71	50,263,015	10,302,536	1,030,254
0.70	49,197,443	10,084,123	1,008,412
0.69	48,139,509	9,867,276	986,728
0.68	47,089,268	9,652,005	965,201
0.67	46,046,776	9,438,323	943,832
0.66	45,012,093	9,226,242	922,624
0.65	43,985,277	9,015,773	901,577
0.64	42,966,389	8,806,929	880,693
0.63	41,955,491	8,599,722	859,972
0.62	40,952,647	8,394,167	839,417
0.61	39,957,923	8,190,276	819,028
0.60	38,971,385	7,988,063	798,806
0.59	37,993,101	7,787,541	778,754
0.58	37,023,142	7,588,726	758,873
0.57	36,061,579	7,391,633	739,163
0.56	35,108,488	7,196,275	719,628
0.55	34,163,944	7,002,669	700,267
0.54	33,228,025	6,810,832	681,083
0.53	32,300,810	6,620,778	662,078
0.52	31,382,384	6,432,526	643,253
0.51	30,472,831	6,246,093	624,609
0.50	29,572,237	6,061,496	606,150
0.49	28,680,694	5,878,754	587,875
0.48	27,798,294	5,697,886	569,789
0.47	26,925,132	5,518,912	551,891
0.46	26,061,309	5,341,852	534,185
0.45	25,206,925	5,166,727	516,673

**EXPECTED LOSS CREDIBILITY TABLE**

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	24,362,086	4,993,558	499,356
0.43	23,526,902	4,822,368	482,237
0.42	22,701,485	4,653,181	465,318
0.41	21,885,953	4,486,019	448,602
0.40	21,080,426	4,320,908	432,091
0.39	20,285,030	4,157,874	415,787
0.38	19,499,898	3,996,943	399,694
0.37	18,725,163	3,838,144	383,814
0.36	17,960,968	3,681,505	368,151
0.35	17,207,461	3,527,057	352,706
0.34	16,464,794	3,374,831	337,483
0.33	15,733,130	3,224,859	322,486
0.32	15,012,636	3,077,178	307,718
0.31	14,303,487	2,931,822	293,182
0.30	13,605,869	2,788,829	278,883
0.29	12,919,975	2,648,240	264,824
0.28	12,246,009	2,510,096	251,010
0.27	11,584,187	2,374,440	237,444
0.26	10,934,735	2,241,320	224,132
0.25	10,297,894	2,110,786	211,079
0.24	9,673,919	1,982,888	198,289
0.23	9,063,081	1,857,683	185,768
0.22	8,465,668	1,735,230	173,523
0.21	7,881,990	1,615,592	161,559
0.20	7,312,378	1,498,837	149,884
0.19	6,757,189	1,385,038	138,504
0.18	6,216,806	1,274,275	127,428
0.17	5,691,649	1,166,632	116,663
0.16	5,182,172	1,062,203	106,220
0.15	4,688,872	961,090	96,109
0.14	4,212,301	863,406	86,341
0.13	3,753,067	769,276	76,928
0.12	3,311,851	678,839	67,884
0.11	2,889,422	592,252	59,225
0.10	2,486,656	509,696	50,970
0.09	2,104,565	431,378	43,138
0.08	1,744,335	357,541	35,754
0.07	1,407,384	288,475	28,848
0.06	1,095,449	224,537	22,454
0.05	810,725	166,177	16,618
0.04	556,116	113,989	11,399
0.03	335,725	68,815	6,882
0.02	156,037	31,984	3,198
0.01	30,032	6,156	616
0.00	0	0	0

Superscripted

## Classification Credibility Table

### Payroll Conversion Factors

Convert the Expected Loss Credibility Table to a Payroll Basis

A)	Five Year Payroll (00's)		
	9,375,254,570		
B)	Five Year Expected Losses *		
	Serious	Non-Serious	Medical Only
	4,860,157,056	4,337,432,518	858,867,026
C) =A/B	Ratio Payroll to Expected Loss		
	Serious	Non-Serious	Medical Only
	1.9290	2.1615	10.9158

\* Expected losses associated with payroll based classifications only

**PAYROLL CREDIBILITY TABLE**

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	162,562,544	37,336,973	18,855,560
0.99	160,118,140	36,775,549	18,572,033
0.98	157,686,113	36,216,968	18,289,947
0.97	155,266,524	35,661,242	18,009,302
0.96	152,859,438	35,108,389	17,730,097
0.95	150,464,919	34,558,421	17,452,367
0.94	148,083,036	34,011,356	17,176,088
0.93	145,713,851	33,467,207	16,901,293
0.92	143,357,439	32,925,991	16,627,973
0.91	141,013,866	32,387,726	16,356,136
0.90	138,683,204	31,852,424	16,085,807
0.89	136,365,524	31,320,105	15,816,983
0.88	134,060,899	30,790,786	15,549,666
0.87	131,769,406	30,264,480	15,283,877
0.86	129,491,116	29,741,209	15,019,617
0.85	127,226,111	29,220,988	14,756,906
0.84	124,974,466	28,703,834	14,495,735
0.83	122,736,261	28,189,769	14,236,124
0.82	120,511,578	27,678,809	13,978,086
0.81	118,300,503	27,170,974	13,721,630
0.80	116,103,113	26,666,283	13,466,746
0.79	113,919,500	26,164,756	13,213,478
0.78	111,749,750	25,666,414	12,961,803
0.77	109,593,949	25,171,275	12,711,755
0.76	107,452,192	24,679,361	12,463,333
0.75	105,324,571	24,190,693	12,216,549
0.74	103,211,180	23,705,296	11,971,423
0.73	101,112,113	23,223,186	11,727,946
0.72	99,027,472	22,744,392	11,486,151
0.71	96,957,356	22,268,932	11,246,047
0.70	94,901,868	21,796,832	11,007,624
0.69	92,861,113	21,328,117	10,770,926
0.68	90,835,198	20,862,809	10,535,941
0.67	88,824,231	20,400,935	10,302,681
0.66	86,828,327	19,942,522	10,071,179
0.65	84,847,599	19,487,593	9,841,434
0.64	82,882,164	19,036,177	9,613,469
0.63	80,932,142	18,588,299	9,387,282
0.62	78,997,656	18,143,992	9,162,908
0.61	77,078,833	17,703,282	8,940,346
0.60	75,175,802	17,266,198	8,719,607
0.59	73,288,692	16,832,770	8,500,723
0.58	71,417,641	16,403,031	8,283,706
0.57	69,562,786	15,977,015	8,068,555
0.56	67,724,273	15,554,748	7,855,315
0.55	65,902,248	15,136,269	7,643,975
0.54	64,096,860	14,721,613	7,434,566
0.53	62,308,262	14,310,812	7,227,111
0.52	60,536,619	13,903,905	7,021,621
0.51	58,782,091	13,500,930	6,818,107
0.50	57,044,845	13,101,924	6,616,612
0.49	55,325,059	12,706,927	6,417,126
0.48	53,622,909	12,315,981	6,219,703
0.47	51,938,580	11,929,128	6,024,332
0.46	50,272,265	11,546,413	5,831,057
0.45	48,624,158	11,167,880	5,639,899



**PAYROLL CREDIBILITY TABLE**

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	46,994,464	10,793,576	5,450,870
0.43	45,383,394	10,423,548	5,264,003
0.42	43,791,165	10,057,851	5,079,318
0.41	42,218,003	9,696,530	4,896,850
0.40	40,664,142	9,339,643	4,716,619
0.39	39,129,823	8,987,245	4,538,648
0.38	37,615,303	8,639,392	4,362,980
0.37	36,120,839	8,296,148	4,189,637
0.36	34,646,707	7,957,573	4,018,663
0.35	33,193,192	7,623,734	3,850,068
0.34	31,760,588	7,294,697	3,683,897
0.33	30,349,208	6,970,533	3,520,193
0.32	28,959,375	6,651,320	3,358,988
0.31	27,591,426	6,337,133	3,200,316
0.30	26,245,721	6,028,054	3,044,231
0.29	24,922,632	5,724,171	2,890,766
0.28	23,622,551	5,425,573	2,739,975
0.27	22,345,897	5,132,352	2,591,891
0.26	21,093,104	4,844,613	2,446,580
0.25	19,864,638	4,562,464	2,304,096
0.24	18,660,990	4,286,012	2,164,483
0.23	17,482,683	4,015,382	2,027,806
0.22	16,330,274	3,750,700	1,894,142
0.21	15,204,359	3,492,102	1,763,546
0.20	14,105,577	3,239,736	1,636,104
0.19	13,034,618	2,993,760	1,511,882
0.18	11,992,219	2,754,345	1,390,979
0.17	10,979,191	2,521,675	1,273,470
0.16	9,996,410	2,295,952	1,159,476
0.15	9,044,834	2,077,396	1,049,107
0.14	8,125,529	1,866,252	942,481
0.13	7,239,666	1,662,790	839,731
0.12	6,388,561	1,467,310	741,008
0.11	5,573,695	1,280,153	646,488
0.10	4,796,759	1,101,708	556,378
0.09	4,059,706	932,424	470,886
0.08	3,364,822	772,825	390,284
0.07	2,714,844	623,539	314,899
0.06	2,113,121	485,337	245,103
0.05	1,563,889	359,192	181,399
0.04	1,072,748	246,387	124,429
0.03	647,614	148,744	75,123
0.02	300,995	69,133	34,909
0.01	57,932	13,306	6,724
0.00	0	0	0

TABLE V

TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2010 - 2014

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
10	16,292	747,344		0		0	1	1,186	3	1,066	19	2,015	3,206	4.587
11	17,320	1,111,512		0		0	2	5,266		0	12	1,689	4,160	6.418
12	34,788	1,451,393		0		0	1	1,941	7	4,262	18	3,740	4,572	4.172
13	44,882	1,015,168		0		0	1	1,922	4	2,251	17	2,261	3,717	2.262
14	51,857	7,000,863		0	1	9,000		0		0	31	6,319	54,689	13.500
ALL	165,139	11,326,280		0	1	9,000	5	10,315	14	7,579	97	16,024	70,344	6.859
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
10	16,292	2,850,640		0		0	1	5,527	3	5,213	19	4,718	13,048	17.497
11	17,320	2,269,651		0		0	2	11,054		25	12	2,979	8,639	13.104
12	34,788	4,046,881		0		0	1	5,528	7	12,160	18	4,468	18,313	11.633
13	44,882	3,310,197		0		0	1	5,526	5	8,685	16	3,971	14,920	7.375
14	51,857	25,112,419		0	1	20,998	2	11,055	3	5,212	27	6,703	207,157	48.426
ALL	165,139	37,589,788		0	1	20,998	7	38,690	18	31,295	92	22,839	262,077	22.763
PURE PREMIUM		22.763		.000		1.272		2.343		1.895		1.383	15.870	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	16,292	1,449,420		0		0	1	5,527	1	1,738	6	1,489	5,740	8.897
11	17,320	1,143,655		0		0	1	5,530		25	6	1,500	4,382	6.603
12	34,788	3,227,267		0		0	2	11,056	3	5,245	12	3,006	12,966	9.277
13	44,882	3,415,116		0		0	2	11,055	3	5,249	15	3,764	14,083	7.609
14	51,857	13,864,223		0		9,972	2	11,194	4	7,037	18	4,499	105,940	26.735
ALL	165,139	23,099,681		0		9,972	8	44,362	11	19,294	57	14,258	143,111	13.988
PURE PREMIUM		13.988		.000		.604		2.686		1.168		.863	8.666	

TABLE V

TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2010 - 2014

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
10	16,292	320,598		0		0	1	535	3	1,114	19	1,368	189	1.968
11	17,320	416,007		0		0	2	3,420		0	12	657	83	2.402
12	34,788	457,170		0		0	1	610	7	2,268	18	1,547	147	1.314
13	44,882	371,741		0		0	1	275	4	1,632	17	1,558	252	.828
14	51,857	5,468,927		0	1	50,000		0		0	31	4,298	392	10.546
ALL	165,139	7,034,443		0	1	50,000	5	4,840	14	5,014	97	9,428	1,063	4.260
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
10	16,292	1,304,813		0		0	1	2,149	3	4,121	19	6,666	112	8.009
11	17,320	863,908		0		0	2	4,301		14	12	4,209	115	4.988
12	34,788	1,831,307		0		0	1	2,150	7	9,621	18	6,316	227	5.264
13	44,882	1,491,979		0		0	1	2,150	5	6,870	16	5,613	287	3.324
14	51,857	20,715,669		0	1	188,950	2	4,299	3	4,122	27	9,474	311	39.948
ALL	165,139	26,207,676		0	1	188,950	7	15,049	18	24,748	92	32,278	1,052	15.870
PURE PREMIUM		15.870		.000		11.442		.911		1.499		1.955	.064	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	16,292	573,997		0		0	1	2,149	1	1,374	6	2,105	112	3.523
11	17,320	438,235		0		0	1	2,149		14	6	2,105	115	2.530
12	34,788	1,294,566		0		0	2	4,300	3	4,208	12	4,210	227	3.721
13	44,882	1,406,941		0		0	2	4,300	3	4,216	15	5,266	287	3.135
14	51,857	10,604,350		0		89,700	2	4,355	4	5,623	17	6,039	326	20.449
ALL	165,139	14,318,089		0		89,700	8	17,253	11	15,435	56	19,725	1,067	8.670
PURE PREMIUM		8.670		.000		5.432		1.045		.935		1.194	.065	

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.	-7,390	-2,243	4	
TOTAL LOSSES			4	
EXPECTED LOSSES	19,690	3,932	224	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	5.924	1.183	.067	7.174
DERIVED BY FORMULA	5.924	1.183	.067	7.174
UNDERLYING PRES. RATE	6.153	1.229	.070	7.452
PROPOSED	5.924	1.183	.067	7.174

YEAR	4-1-11	4-1-14	10-1-16	4-1-18	IND. RATE	10.208
IND. RATES				10.21	MINIMUM PREMIUM	
MAN. RATES	20.79	20.31	11.30	+ 10.21	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.	-4,778	-820	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	6.163	1.272	.069	7.504
DERIVED BY FORMULA	6.163	1.272	.069	7.504
UNDERLYING PRES. RATE	6.402	1.321	.072	7.795
PROPOSED	6.163	1.272	.069	7.504

YEAR	4-1-11	4-1-14	10-1-16	4-1-18	IND. RATE	10.678
IND. RATES				10.68	MINIMUM PREMIUM	
MAN. RATES	21.75	21.25	11.82	+ 10.68	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.	-30,982	-21,732	22			
TOTAL LOSSES	78,588	464,010	69			
EXPECTED LOSSES	145,336	32,587	2,060			
CREDIBILITY	.00	.01	.01			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	4.273	25.232	.004	29.509		
INDICATED (POST-TEST)	16.998	10.850	.007	27.855		
PRES. ON RATE LEVEL	7.608	1.706	.108	9.422		
DERIVED BY FORMULA	7.608	1.797	.107	9.512		
UNDERLYING PRES. RATE	7.903	1.772	.112	9.787		
PROPOSED	7.608	1.797	.107	9.512		
YEAR	4-1-11	4-1-14	10-1-16	4-1-18	IND. RATE	13.535
IND. RATES				13.54	MINIMUM PREMIUM	
MAN. RATES	27.28	26.72	14.84	+ 13.54	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.	-71,448	-22,845	8	
TOTAL LOSSES		54,421	8	
EXPECTED LOSSES	156,090	27,620	1,871	
CREDIBILITY	.00	.00	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	6.604	.001	6.605
INDICATED (POST-TEST)	.000	2.840	.002	2.842
PRES. ON RATE LEVEL	18.236	3.227	.219	21.682
DERIVED BY FORMULA	18.236	3.227	.217	21.680
UNDERLYING PRES. RATE	18.943	3.352	.227	22.522
PROPOSED	18.236	3.227	.217	21.680

YEAR	4-1-11	4-1-14	10-1-16	4-1-18	IND. RATE	30.850
IND. RATES				30.85	MINIMUM PREMIUM	
MAN. RATES	62.86	61.41	34.15	+ 30.85	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				1		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.	-882,693	-621,146	1,298	
TOTAL LOSSES	904,886	1,997,508	18,850	
EXPECTED LOSSES	8,217,040	1,617,034	79,017	
CREDIBILITY	.01	.04	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.527	7.786	.073	11.386
INDICATED (POST-TEST)	14.030	3.348	.134	17.512
PRES. ON RATE LEVEL	30.834	6.068	.297	37.199
DERIVED BY FORMULA	30.666	5.959	.287	36.912
UNDERLYING PRES. RATE	32.029	6.303	.308	38.640
PROPOSED	30.666	5.959	.287	36.912

YEAR	4-1-11	4-1-14	10-1-16	4-1-18	IND. RATE	52.525
IND. RATES				52.53	MINIMUM PREMIUM	
MAN. RATES	108.64	105.98	58.59	+ 52.53	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.	-246,099	-136,891	476	
TOTAL LOSSES		242,674	14,857	
EXPECTED LOSSES	1,658,941	329,318	30,387	
CREDIBILITY	.01	.04	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.982	.060	1.042
INDICATED (POST-TEST)	.000	.422	.110	.532
PRES. ON RATE LEVEL	6.465	1.283	.118	7.866
DERIVED BY FORMULA	6.400	1.249	.118	7.767
UNDERLYING PRES. RATE	6.715	1.333	.123	8.171
PROPOSED	6.400	1.249	.118	7.767

YEAR	4-1-11	4-1-14	10-1-16	4-1-18	IND. RATE	11.052
IND. RATES				11.05	MINIMUM PREMIUM	
MAN. RATES	22.68	22.50	12.39	+ 11.05	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.	-40,154	-54,451	106			
TOTAL LOSSES	7,761	131,944	721			
EXPECTED LOSSES	705,642	145,607	6,806			
CREDIBILITY	.00	.01	.02			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.185	3.141	.017	3.343		
INDICATED (POST-TEST)	.736	1.351	.031	2.118		
PRES. ON RATE LEVEL	16.170	3.337	.156	19.663		
DERIVED BY FORMULA	16.170	3.317	.154	19.641		
UNDERLYING PRES. RATE	16.797	3.466	.162	20.425		
PROPOSED	16.170	3.317	.154	19.641		
YEAR	4-1-11	4-1-14	10-1-16	4-1-18	IND. RATE	27.949
IND. RATES				27.95	MINIMUM PREMIUM	
MAN. RATES	57.10	55.78	30.97	+ 27.95	PRESENT	3000

+PROPOSED

ANNUAL 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											
ANNUAL 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											
ANNUAL 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.	-576,974	-529,692	395			
TOTAL LOSSES	3,590,464	3,915,252	34,846			
EXPECTED LOSSES	3,490,949	884,392	35,243			
CREDIBILITY	.01	.04	.06			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	12.939	14.109	.126	27.174		
INDICATED (POST-TEST)	51.471	6.067	.232	57.770		
PRES. ON RATE LEVEL	12.111	3.068	.122	15.301		
DERIVED BY FORMULA	12.505	3.188	.129	15.822		
UNDERLYING PRES. RATE	12.580	3.187	.127	15.894		
PROPOSED	12.505	3.188	.129	15.822		
<b>IND. RATES</b>						
YEAR	4-1-11	4-1-14	10-1-16	4-1-18	IND. RATE	22.514
IND. RATES				22.51	MINIMUM PREMIUM	
MAN. RATES	44.18	42.77	24.10	+ 22.51	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.	-482,873	-499,810	457	
TOTAL LOSSES		2,328,491	24,769	
EXPECTED LOSSES	3,789,428	855,768	41,399	
CREDIBILITY	.02	.06	.10	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	4.106	.044	4.150
INDICATED (POST-TEST)	.000	1.766	.081	1.847
PRES. ON RATE LEVEL	6.433	1.453	.070	7.956
DERIVED BY FORMULA	6.304	1.472	.071	7.847
UNDERLYING PRES. RATE	6.682	1.509	.073	8.264
PROPOSED	6.304	1.472	.071	7.847

YEAR	4-1-11	4-1-14	10-1-16	4-1-18	IND. RATE	11.166
IND. RATES				11.17	MINIMUM PREMIUM	
MAN. RATES	20.00	19.80	12.53	+ 11.17	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	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.	-139,982	-113,671	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	3.232	.825	.044	4.101
DERIVED BY FORMULA	3.200	.800	.048	4.048
UNDERLYING PRES. RATE	3.357	.857	.046	4.260
PROPOSED	3.200	.800	.048	4.048

YEAR	4-1-11	4-1-14	10-1-16	4-1-18	IND. RATE	5.760
IND. RATES				5.76	MINIMUM PREMIUM	
MAN. RATES	7.82	7.61	6.46	+ 5.76	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.	-7,293	-6,399	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	1.910	.367	.021	2.298
DERIVED BY FORMULA	1.910	.363	.021	2.294
UNDERLYING PRES. RATE	1.984	.381	.022	2.387
PROPOSED	1.910	.363	.021	2.294

YEAR	4-1-11	4-1-14	10-1-16	4-1-18	IND. RATE	3.264
IND. RATES				3.26	MINIMUM PREMIUM	
MAN. RATES	6.68	6.52	3.62	+ 3.26	PRESENT	1190

+PROPOSED