

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
2010	56,826	3,471,795	6.109			56,826			4	4	58	66
2011	57,771	3,753,277	6.496			57,771	6		2	14	59	81
2012	62,735	9,164,766	14.608			62,735	1		9	14	45	69
2013	67,697	6,398,385	9.451			67,697	1	1	6	10	49	67
2014	73,608	7,330,546	9.958			73,608	1		4	12	66	83
TOTAL	318,637	30,118,769	9.452			318,637	9	1	25	54	277	366
O.D.		640,879	.201						1		2	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			689,453	186,741	352,836			999,064	88,423	919,384	235,894
2011	577,661		301,641	612,244	486,960	441,810		137,584	212,522	715,309	267,546
2012	821,460		1,627,586	831,919	788,579	249,847		2,579,286	1,512,367	607,173	146,549
2013	3,000	616,202	898,705	188,654	574,383		2,250,000	498,217	264,996	886,157	218,071
2014	250,001		792,486	850,443	885,544	303,001		738,578	1,680,506	1,693,288	136,699
TOTAL	1,652,122	616,202	4,309,871	2,670,001	3,088,302	994,658	2,250,000	4,952,729	3,758,814	4,821,311	1,004,759
O.D.			291,194		3,820			314,228		20,371	11,266

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			883,420	276,003	547,953			1,573,064	121,759	1,250,363	232,591
2011	792,512	3,191	475,854	858,379	743,818	512,996	5,886	285,970	263,007	915,840	259,252
2012	661,791	19,196	2,316,450	1,162,157	1,114,583	514,610	70,678	4,379,343	1,761,882	808,733	144,351
2013	5,197	208,835	1,438,028	356,611	761,235	5,247	807,422	1,240,452	375,397	952,901	213,273
2014	315,235	46,702	2,580,117	1,320,204	1,085,108	207,655	200,448	3,033,817	1,477,425	1,399,175	134,512
TOTAL	1,774,735	277,924	7,693,869	3,973,354	4,252,697	1,240,508	1,084,434	10,512,646	3,999,470	5,327,012	983,979
O.D.	68	2,726	390,043	6,989	17,038	3,358	8,325	571,862	11,864	33,695	11,103

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	23,560,498	17,622,119	995,082			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-11,257,919	-4,817,772	4,675			
TOTAL LOSSES	12,302,579	12,804,347	999,757			
EXPECTED LOSSES	21,801,144	13,723,696	1,338,275			
CREDIBILITY	.06	.18	.28			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.861	4.018	.314	8.193		
INDICATED (POST-TEST)	4.444	4.625	.361	9.430		
PRES. ON RATE LEVEL	6.156	3.876	.378	10.410		
DERIVED BY FORMULA	6.053	4.011	.373	10.437		
UNDERLYING PRES. RATE	6.842	4.307	.420	11.569		
PROPOSED	6.037	4.001	.372	10.410		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	9.969
IND. RATES				9.97	MINIMUM PREMIUM	
MAN. RATES	11.20	11.88	11.49	+ 9.97	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	48,740	3,542,938	7.269	1		3	6	38	48	
2011	51,699	2,295,338	4.439	2		2	5	27	36	
2012	54,123	2,166,822	4.003	1		1	3	25	30	
2013	58,928	1,161,619	1.971				7	27	34	
2014	66,032	4,808,951	7.282			1	7	30	38	
TOTAL	279,522	13,975,668	5.000	4		7	28	147	186	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	505,317		417,962	259,823	304,809	72,262		353,870	1,033,587	471,762	123,546
2011	432,925		340,408	131,404	148,125	3,584		346,478	206,273	553,059	133,082
2012	971,581		176,772	208,855	95,308			70,512	197,002	295,649	151,143
2013				418,645	163,359				242,639	210,665	126,311
2014			287,464	223,952	326,838			3,076,900	218,314	478,039	197,444
TOTAL	1,909,823		1,222,606	1,242,679	1,038,439	75,846		3,847,760	1,897,815	2,009,174	731,526

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	773,640		605,627	350,976	473,368	206,886		742,773	1,090,409	641,599	121,816
2011	593,945	3,327	489,386	186,843	230,268	4,161	14,280	676,396	255,618	712,233	128,956
2012	1,040,032	2,706	289,595	280,886	137,515	753	3,684	188,387	232,593	341,688	148,876
2013	43	3,368	288,651	502,670	224,190	522	3,229	161,117	244,138	229,469	123,532
2014	124	10,185	607,812	385,749	357,404	2,263	93,307	1,181,351	322,853	403,686	194,285
TOTAL	2,407,784	19,586	2,281,071	1,707,124	1,422,745	214,585	114,500	2,950,024	2,145,611	2,328,675	717,465

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,987,550	7,604,155	717,465			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,332,079	-1,770,401	2,469			
TOTAL LOSSES	5,655,471	5,833,754	719,934			
EXPECTED LOSSES	4,522,666	5,050,963	698,806			
CREDIBILITY	.06	.17	.25			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.023	2.087	.258	4.368		
INDICATED (POST-TEST)	2.328	2.402	.297	5.027		
PRES. ON RATE LEVEL	1.456	1.626	.225	3.307		
DERIVED BY FORMULA	1.508	1.758	.243	3.509		
UNDERLYING PRES. RATE	1.618	1.807	.250	3.675		
PROPOSED	1.508	1.758	.243	3.509		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	3.360
IND. RATES				3.36	MINIMUM PREMIUM	
MAN. RATES	3.30	3.50	3.65	+ 3.36	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
2010	17,718	1,079,030	6.090			17,718			2	4	14	20
2011	16,946	790,316	4.663			16,946				4	18	22
2012	16,968	1,878,818	11.072			16,968		1		2	14	17
2013	17,793	905,842	5.091			17,793				1	26	27
2014	17,470	353,657	2.024			17,470					12	12
TOTAL	86,895	5,007,663	5.763			86,895			3	11	84	98

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			326,169	61,927	229,525			250,053	19,796	166,036	25,524
2011				135,355	329,260				84,528	189,128	52,045
2012			194,504	140,845	63,833			728,307	643,685	81,266	26,378
2013				64,851	461,598				39,662	314,911	24,820
2014					165,114					161,175	27,368
TOTAL			520,673	402,978	1,249,330			978,360	787,671	912,516	156,135

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			472,619	91,528	356,453			524,861	27,259	225,810	25,167
2011		151	17,715	193,030	496,183		86	9,488	102,596	241,960	50,432
2012	27	1,779	189,172	189,291	91,978	4,587	16,481	931,750	723,646	127,398	25,982
2013	20	2,062	159,356	143,279	545,979	207	1,223	66,214	69,867	321,768	24,274
2014	20	2,589	149,413	89,278	159,228	110	2,174	67,506	45,604	111,920	26,930
TOTAL	67	6,581	988,275	706,406	1,649,821	4,904	19,964	1,599,819	968,972	1,028,856	152,785

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,619,610	4,354,055	152,785	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-951,994	-643,326	519	
TOTAL LOSSES	1,667,616	3,710,729	153,304	
EXPECTED LOSSES	1,817,844	1,809,154	161,624	
CREDIBILITY	.03	.08	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.919	4.270	.176	6.365
INDICATED (POST-TEST)	2.209	4.915	.203	7.327
PRES. ON RATE LEVEL	1.882	1.873	.168	3.923
DERIVED BY FORMULA	1.892	2.116	.172	4.180
UNDERLYING PRES. RATE	2.092	2.082	.186	4.360
PROPOSED	1.892	2.116	.172	4.180

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	4.003
IND. RATES				4.00	MINIMUM PREMIUM	
MAN. RATES	3.93	4.17	4.33	+ 4.00	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	192,211	10,466,945	5.445	1		17	25	77	120
2011	193,449	5,266,018	2.722	1		5	14	68	88
2012	199,408	7,590,587	3.806			11	21	72	104
2013	211,416	7,336,464	3.470			6	16	88	110
2014	225,360	3,624,549	1.608				12	88	100
TOTAL	1,021,844	34,284,563	3.355	2		39	88	393	522
O.D.		5,888							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	123,585		3,520,846	1,134,538	773,883	15,279		2,725,564	943,475	760,712	469,063
2011	91,993		889,389	354,939	982,677	380		662,273	759,060	1,066,553	458,754
2012			1,595,016	828,829	1,090,359			1,518,994	936,940	1,107,215	513,234
2013			973,049	731,203	1,078,939			2,311,506	528,007	1,238,839	474,921
2014				442,665	1,393,012				209,453	1,113,207	466,212
TOTAL	215,578		6,978,300	3,492,174	5,318,870	15,659		7,218,337	3,376,935	5,286,526	2,382,184
O.D.											5,888

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	189,209		4,815,809	1,676,848	1,201,839	43,744		5,155,639	1,299,166	1,034,571	462,496
2011	126,208	8,932	1,295,279	514,262	1,496,775	441	27,304	1,323,044	919,585	1,377,961	444,533
2012	368	19,975	2,403,101	1,176,738	1,508,909	16,001	47,976	2,992,965	1,131,844	1,328,464	505,535
2013	344	16,336	1,754,184	1,045,641	1,385,931	9,059	31,976	1,974,415	681,148	1,345,381	464,473
2014	266	29,506	1,772,657	1,154,867	1,414,277	1,076	26,504	648,385	440,118	795,042	458,753
TOTAL	316,395	74,749	12,041,030	5,568,356	7,007,731	70,321	133,760	12,094,448	4,471,861	5,881,419	2,335,790
O.D.											5,791

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	24,730,703	22,929,367	2,341,581			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,799,265	-6,611,292	9,351			
TOTAL LOSSES	16,931,438	16,318,075	2,350,932			
EXPECTED LOSSES	15,021,107	18,740,619	2,758,979			
CREDIBILITY	.14	.40	.60			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.657	1.597	.230	3.484		
INDICATED (POST-TEST)	1.907	1.838	.265	4.010		
PRES. ON RATE LEVEL	1.323	1.650	.243	3.216		
DERIVED BY FORMULA	1.405	1.725	.256	3.386		
UNDERLYING PRES. RATE	1.470	1.834	.270	3.574		
PROPOSED	1.405	1.725	.256	3.386		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	3.242
IND. RATES				3.24	MINIMUM PREMIUM	
MAN. RATES	3.25	3.45	3.55	+ 3.24	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
2010	5,571	186,363	3.345			5,571				2	14	16
2011	6,373	3,799,257	59.614			6,373	1		3	3	15	22
2012	5,363	2,497,243	46.564			5,363	1		1	2	10	14
2013	5,209	392,747	7.539			5,209				2	7	9
2014	5,215	1,173,019	22.493			5,215			1	2	8	11
TOTAL	27,731	8,048,629	29.024			27,731	2		5	11	54	72

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				28,991	42,631				35,969	53,263	25,509
2011	193,359		868,959	66,289	81,044			1,952,615	397,156	231,463	8,372
2012	291,969		298,900	52,658	116,719			275,000	320,529	1,120,743	20,725
2013				123,698	42,275				145,675	74,648	6,451
2014			201,260	144,604	87,875			525,593	80,000	109,280	24,407
TOTAL	485,328		1,369,119	416,240	370,544			2,753,208	979,329	1,589,397	85,464

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				42,849	66,207				49,529	72,437	25,152
2011	265,275	5,119	752,946	96,829	132,345		26,926	1,281,913	479,943	309,733	8,112
2012	347,786	3,173	421,354	81,750	157,328	2,940	10,760	626,554	411,596	1,197,678	20,414
2013	13	971	83,719	147,631	59,229	296	1,814	89,364	141,041	85,243	6,309
2014	195	8,641	458,281	201,998	133,282	1,756	78,777	886,143	134,399	131,816	24,016
TOTAL	613,269	17,904	1,716,300	571,057	548,391	4,992	118,277	2,883,974	1,216,508	1,796,907	84,003

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,354,716	4,132,863	84,003	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,619,479	-659,348	298	
TOTAL LOSSES	3,735,237	3,473,515	84,301	
EXPECTED LOSSES	3,078,972	1,842,448	96,226	
CREDIBILITY	.01	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	13.470	12.526	.304	26.300
INDICATED (POST-TEST)	15.504	14.417	.350	30.271
PRES. ON RATE LEVEL	9.991	5.978	.312	16.281
DERIVED BY FORMULA	10.046	6.316	.314	16.676
UNDERLYING PRES. RATE	11.103	6.644	.347	18.094
PROPOSED	10.046	6.316	.314	16.676

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	15.970
IND. RATES				15.97	MINIMUM PREMIUM	
MAN. RATES	17.06	18.09	17.97	+ 15.97	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
2010	49,379	978,734	1.982			49,379			2	1	15	18
2011	49,520	6,601,822	13.331			49,520		1	3	6	23	33
2012	48,504	848,899	1.750			48,504			1	1	18	20
2013	48,714	648,683	1.331			48,714				6	22	28
2014	55,061	581,568	1.056			55,061				1	16	17
TOTAL	251,178	9,659,706	3.846			251,178		1	6	15	94	116
O.D.		1,237										

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			333,176	1,883	58,458			373,378	19,289	129,517	63,033
2011		314,333	550,580	246,859	260,002		4,627,139	98,887	92,167	312,737	99,118
2012			212,253	58,406	121,318			70,000	64,207	181,300	141,415
2013				27,944	295,227				81,794	152,324	91,394
2014				3,571	118,117				12,177	343,864	103,839
TOTAL		314,333	1,096,009	338,663	853,122		4,627,139	542,265	269,634	1,119,742	498,799
O.D.											1,237

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			482,772	2,783	90,786			783,721	26,561	176,142	62,151
2011		54,553	796,265	350,094	403,500		847,935	239,731	114,539	402,212	96,045
2012	49	2,396	307,637	87,840	168,350	747	2,518	151,156	81,584	208,584	139,294
2013	12	1,213	93,969	76,185	348,128	215	1,287	65,878	90,985	159,761	89,383
2014	16	1,904	111,012	67,110	114,489	256	5,314	154,620	104,572	240,061	102,178
TOTAL	77	60,066	1,791,655	584,012	1,125,253	1,218	857,054	1,395,106	418,241	1,186,760	489,051
O.D.											1,208

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,105,176	3,314,266	490,259			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,495,017	-1,040,557	1,702			
TOTAL LOSSES	2,610,159	2,273,709	491,961			
EXPECTED LOSSES	2,870,965	2,943,806	507,379			
CREDIBILITY	.05	.16	.24			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.039	.905	.196	2.140		
INDICATED (POST-TEST)	1.196	1.042	.226	2.464		
PRES. ON RATE LEVEL	1.028	1.055	.182	2.265		
DERIVED BY FORMULA	1.036	1.053	.193	2.282		
UNDERLYING PRES. RATE	1.143	1.172	.202	2.517		
PROPOSED	1.036	1.053	.193	2.282		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.185
IND. RATES				2.19	MINIMUM PREMIUM	
MAN. RATES	2.43	2.58	2.50	+ 2.19	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	409,832	16,133,444	3.936	1	1	16	56	282	356
2011	451,454	26,965,969	5.973	1		16	68	281	366
2012	461,133	16,017,801	3.473	1		13	70	329	413
2013	502,559	23,176,695	4.611			22	66	282	370
2014	549,299	19,575,390	3.563	2		7	67	305	381
TOTAL	2,374,277	101,869,299	4.291	5	1	74	327	1479	1886
O.D.		131,946	.005				1	5	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	62,557	109,747	2,902,998	2,358,944	2,015,256	1,940	53,825	3,252,719	1,705,974	2,433,050	1,236,434
2011	64,000		3,359,250	2,771,427	2,043,836			12,771,405	2,385,878	2,238,343	1,331,830
2012	5,379		2,147,402	3,117,067	2,673,567	454,257		1,007,432	2,007,380	3,334,770	1,270,547
2013			4,234,522	2,905,408	2,515,652			6,100,143	2,410,831	3,836,537	1,173,602
2014	252,568		1,169,796	2,825,924	3,745,197	235,267		1,868,400	3,205,759	4,967,920	1,304,559
TOTAL	384,504	109,747	13,813,968	13,978,770	12,993,508	691,464	53,825	25,000,099	11,715,822	16,810,620	6,316,972
O.D.				53,400	11,087				31,462	9,920	26,077

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	95,775	203,471	4,029,359	3,486,519	3,129,691	5,554	85,474	5,583,629	2,349,126	3,308,945	1,219,124
2011	87,804	29,864	4,430,514	3,894,015	3,156,026		134,181	6,415,056	2,887,796	2,930,305	1,290,543
2012	5,529	37,500	3,781,046	4,253,473	3,659,607	1,045,734	45,432	2,460,940	2,395,807	3,854,220	1,251,489
2013	1,441	62,980	7,105,290	3,917,318	3,468,251	41,827	145,250	8,998,960	2,926,363	4,307,386	1,147,783
2014	319,432	133,419	7,798,439	4,710,921	4,200,939	168,653	403,728	6,542,569	3,402,712	3,886,199	1,283,686
TOTAL	509,981	467,234	27,144,648	20,262,246	17,614,514	1,261,768	814,065	30,001,154	13,961,804	18,287,055	6,192,625
O.D.	11	1,102	71,810	54,446	19,242	56	1,861	31,518	21,600	10,199	25,472

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	60,305,208	70,231,106	6,218,097	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-22,082,494	-20,815,256	26,815	
TOTAL LOSSES	38,222,714	49,415,850	6,244,912	
EXPECTED LOSSES	42,784,472	59,285,696	7,668,915	
CREDIBILITY	.24	.70	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.610	2.081	.263	3.954
INDICATED (POST-TEST)	1.853	2.395	.303	4.551
PRES. ON RATE LEVEL	1.621	2.247	.291	4.159
DERIVED BY FORMULA	1.677	2.351	.303	4.331
UNDERLYING PRES. RATE	1.802	2.497	.323	4.622
PROPOSED	1.677	2.351	.303	4.331

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	4.147
IND. RATES				4.15	MINIMUM PREMIUM	
MAN. RATES	4.10	4.35	4.59	+ 4.15	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	35,011	871,503	2.489			35,011			1	5	25	31
2011	36,485	993,986	2.724			36,485			2	5	18	25
2012	35,611	608,664	1.709			35,611				7	15	22
2013	35,710	683,021	1.912			35,710				6	21	27
2014	37,100	548,472	1.478			37,100				4	12	16
TOTAL	179,917	3,705,646	2.060			179,917			3	27	91	121
O.D.		6,723	.003									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			115,408	55,062	319,275			27,682	57,607	217,194	79,275
2011			314,284	130,219	131,036			92,182	53,226	122,703	150,336
2012				170,647	65,080				196,872	109,813	66,252
2013				133,546	151,033				81,377	191,606	125,459
2014				95,262	73,090				136,855	172,300	70,965
TOTAL			429,692	584,736	739,514			119,864	525,937	813,616	492,287
O.D.											6,723

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			167,226	81,381	495,833			58,105	79,325	295,382	78,165
2011		3,066	452,259	184,736	204,097		3,785	179,496	65,701	158,339	145,676
2012		843	42,138	225,400	89,736		1,651	50,776	220,940	130,095	65,258
2013	15	1,418	118,065	175,179	187,433	229	1,384	71,229	94,791	199,541	122,699
2014	25	2,800	176,345	125,956	85,732	322	9,863	191,197	130,511	134,038	69,830
TOTAL	40	8,127	956,033	792,652	1,062,831	551	16,683	550,803	591,268	917,395	481,628
O.D.											6,614

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,532,237	3,364,146	488,242	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,208,400	-984,525	1,592	
TOTAL LOSSES	323,837	2,379,621	489,834	
EXPECTED LOSSES	2,315,533	2,774,321	489,374	
CREDIBILITY	.04	.13	.19	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.180	1.323	.272	1.775
INDICATED (POST-TEST)	.207	1.523	.313	2.043
PRES. ON RATE LEVEL	1.158	1.387	.245	2.790
DERIVED BY FORMULA	1.120	1.405	.258	2.783
UNDERLYING PRES. RATE	1.287	1.542	.272	3.101
PROPOSED	1.120	1.405	.258	2.783

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.665
IND. RATES				2.67	MINIMUM PREMIUM	
MAN. RATES	3.03	3.21	3.08	+ 2.67	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	7,118	40,359	.566						2	2
2011	10,856	508,811	4.686			1	1		7	9
2012	11,434	570,669	4.990			1	1		4	6
2013	12,095	390,669	3.230					3	5	8
2014	10,442	430,128	4.119					2	4	6
TOTAL	51,945	1,940,636	3.736			2	7		22	31

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					3,671					10,532	26,156
2011			262,268	71,171	19,796			100,878	15,763	29,096	9,839
2012			179,100	78,780	29,400			35,000	157,302	70,322	20,765
2013				143,589	23,402				100,805	100,486	22,387
2014				207,643	11,242				194,165	11,646	5,432
TOTAL			441,368	501,183	87,511			135,878	468,035	222,082	84,579

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					5,701					14,324	25,790
2011		2,519	372,544	100,716	35,359		4,099	191,522	20,180	38,772	9,534
2012	43	2,060	259,079	108,179	48,009	376	2,230	103,254	176,892	85,538	20,454
2013	12	1,043	90,430	167,521	38,662	227	1,377	68,780	102,809	108,472	21,894
2014	40	3,792	250,408	194,486	44,067	299	10,839	173,756	119,299	28,502	5,345
TOTAL	95	9,414	972,461	570,902	171,798	902	18,545	537,312	419,180	275,608	83,017

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,538,729	1,437,488	83,017	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,669,329	-620,963	324	
TOTAL LOSSES		816,525	83,341	
EXPECTED LOSSES	3,248,121	1,758,339	98,176	
CREDIBILITY	.02	.05	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.572	.160	1.732
INDICATED (POST-TEST)	.000	1.809	.184	1.993
PRES. ON RATE LEVEL	5.626	3.046	.170	8.842
DERIVED BY FORMULA	5.513	2.984	.171	8.668
UNDERLYING PRES. RATE	6.253	3.385	.189	9.827
PROPOSED	5.513	2.984	.171	8.668

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	8.301
IND. RATES				8.30	MINIMUM PREMIUM	
MAN. RATES	9.71	10.30	9.76	+ 8.30	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	41,066	537,460	1.308				2	21	23
2011	41,369	870,941	2.105			1	4	21	26
2012	45,172	1,506,414	3.334				8	17	25
2013	45,788	700,118	1.529			1	1	18	20
2014	49,131	530,196	1.079				1	21	22
TOTAL	222,526	4,145,129	1.863			2	16	98	116
O.D.		1,248							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				125,668	92,568				20,582	238,227	60,415
2011			163,991	148,105	105,525			28,447	136,687	215,994	72,192
2012				395,396	56,978				908,755	69,141	76,144
2013			142,440	57,950	175,276			40,000	7,500	218,735	58,217
2014				97,544	123,244				25,000	157,093	127,315
TOTAL			306,431	824,663	553,591			68,447	1,098,524	899,190	394,283
O.D.											1,248

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				185,737	143,755				28,341	323,985	59,569
2011		1,637	242,264	208,064	163,176		1,247	67,670	164,916	277,258	69,954
2012		1,840	88,960	516,801	85,888		7,210	211,977	998,459	107,789	75,002
2013	51	2,320	261,094	100,935	221,119	450	1,666	103,512	33,223	224,655	56,936
2014	32	3,619	224,372	155,140	134,468	151	3,487	87,538	59,386	111,715	125,278
TOTAL	83	9,416	816,690	1,166,677	748,406	601	13,610	470,697	1,284,325	1,045,402	386,739
O.D.											1,224

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,311,097	4,244,810	387,963	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-992,381	-919,043	1,224	
TOTAL LOSSES	318,716	3,325,767	389,187	
EXPECTED LOSSES	1,915,949	2,608,005	360,493	
CREDIBILITY	.05	.14	.22	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.143	1.495	.175	1.813
INDICATED (POST-TEST)	.165	1.721	.201	2.087
PRES. ON RATE LEVEL	.775	1.054	.146	1.975
DERIVED BY FORMULA	.745	1.147	.158	2.050
UNDERLYING PRES. RATE	.861	1.172	.162	2.195
PROPOSED	.745	1.147	.158	2.050

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.963
IND. RATES				1.96	MINIMUM PREMIUM	
MAN. RATES	2.08	2.21	2.18	+ 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
2010	13,378	215,186	1,608				1	5	6
2011	14,871	128,898	.866				1	4	5
2012	18,656	96,537	.517				1	5	6
2013	15,380	1,219,754	7.930			1	1	8	10
2014	16,243	86,067	.529				1	3	4
TOTAL	78,528	1,746,442	2.224				1	5	31
O.D.		175,205	.223				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				112,011	45,887				16,119	31,187	9,982
2011				26,877	17,481				30,763	34,035	19,742
2012				12,031	40,785				6,726	27,413	9,582
2013			215,752	35,346	80,302			799,906	8,770	70,817	8,861
2014				12,268	23,430				13,365	28,089	8,915
TOTAL			215,752	198,533	207,885			799,906	75,743	191,541	57,082
O.D.			131,455					43,750			

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				165,552	71,263				22,196	42,413	9,842
2011		12	2,239	37,528	26,552		14	2,987	36,832	43,736	19,130
2012		111	6,320	17,999	53,414		78	2,947	8,703	31,077	9,438
2013	49	1,861	225,595	61,000	108,226	4,637	14,216	930,995	55,873	105,729	8,666
2014	5	571	35,393	23,801	24,560	40	1,113	23,392	15,935	20,912	8,772
TOTAL	54	2,555	269,547	305,880	284,015	4,677	15,421	960,321	139,539	243,867	55,848
O.D.	106	3,159	140,819	15,505	16,912	133	6,186	65,414	4,726	4,034	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,468,392	1,014,478	55,848	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-744,027	-320,885	232	
TOTAL LOSSES	724,365	693,593	56,080	
EXPECTED LOSSES	1,444,914	909,353	70,675	
CREDIBILITY	.02	.07	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.922	.883	.071	1.876
INDICATED (POST-TEST)	1.061	1.016	.082	2.159
PRES. ON RATE LEVEL	1.656	1.042	.081	2.779
DERIVED BY FORMULA	1.644	1.040	.081	2.765
UNDERLYING PRES. RATE	1.840	1.158	.090	3.088
PROPOSED	1.644	1.040	.081	2.765

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	3.197
IND. RATES				3.20	MINIMUM PREMIUM	
MAN. RATES	3.12	3.31	3.47	+ 3.20	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	204,507	3,424,524	1.674	2		8	9	34	53	
2011	246,596	5,298,023	2.148	1		10	8	47	66	
2012	251,572	3,252,848	1.293	1		3	7	31	42	
2013	265,431	2,580,346	.972	1		4	13	34	52	
2014	267,423	3,214,210	1.201			3	8	27	38	
TOTAL	1,235,529	17,769,951	1.438	5		28	45	173	251	
O.D.		2,096								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	305,876		1,526,128	196,212	249,266			535,939	110,243	315,093	185,767
2011	442,639		2,540,877	314,067	438,269	3,380		707,140	173,043	472,995	205,613
2012	702,700		865,197	321,654	213,549	224,000		396,122	47,273	305,550	176,803
2013	3,000		821,216	263,911	264,507	488		463,417	354,580	234,045	175,182
2014			676,977	267,113	236,597			1,025,628	173,509	698,952	135,434
TOTAL	1,454,215		6,430,395	1,362,957	1,402,188	227,868		3,128,246	858,648	2,026,635	878,799
O.D.											2,096

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	468,297		2,211,359	290,001	387,110			1,124,936	151,803	428,528	183,166
2011	607,271	24,440	3,591,048	459,777	708,883	3,924	28,856	1,351,302	219,266	615,245	199,239
2012	648,355	9,821	1,245,696	450,256	323,225	508,584	11,119	746,046	80,391	359,036	174,151
2013	5,164	10,357	1,268,066	389,901	395,125	5,648	16,594	1,017,000	383,727	289,398	171,328
2014	544	22,333	1,146,571	438,928	345,808	3,087	128,213	1,598,554	384,865	574,787	133,267
TOTAL	1,729,631	66,951	9,462,740	2,028,863	2,160,151	521,243	184,782	5,837,838	1,220,052	2,266,994	861,151
O.D.											2,059

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	17,803,185	7,676,060	863,210			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-9,228,958	-2,739,790	4,010			
TOTAL LOSSES	8,574,227	4,936,270	867,220			
EXPECTED LOSSES	17,865,749	7,771,478	1,186,108			
CREDIBILITY	.15	.45	.68			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.694	.400	.070	1.164		
INDICATED (POST-TEST)	.799	.460	.081	1.340		
PRES. ON RATE LEVEL	1.301	.566	.086	1.953		
DERIVED BY FORMULA	1.226	.518	.083	1.827		
UNDERLYING PRES. RATE	1.446	.629	.096	2.171		
PROPOSED	1.226	.518	.083	1.827		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.112
IND. RATES				2.11	MINIMUM PREMIUM	
MAN. RATES	2.45	2.60	2.44	+ 2.11	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	54,549	1,525,326	2.796			54,549			1	6	29	36
2011	58,185	2,621,991	4.506			58,185			2	7	24	33
2012	60,978	1,781,870	2.922			60,978		1		15	37	53
2013	63,551	1,602,125	2.521			63,551				7	31	38
2014	71,814	1,168,991	1.627			71,814				4	34	38
TOTAL	309,077	8,700,303	2.815			309,077		1	3	39	155	198
O.D.		906										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			125,709	176,476	174,988			45,729	566,975	325,787	109,662
2011			338,185	335,256	433,898			95,188	236,551	1,016,119	166,794
2012		50,000		754,342	106,038		34,913		523,865	204,255	108,457
2013				266,315	351,213				148,820	619,299	216,478
2014				162,235	214,401				98,526	442,847	250,982
TOTAL		50,000	463,894	1,694,624	1,280,538		34,913	140,917	1,574,737	2,608,307	852,373
O.D.											906

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			182,152	260,832	271,759			95,985	780,724	443,071	108,127
2011		3,451	506,916	473,755	637,935		4,290	211,356	294,400	1,220,243	161,623
2012		82,240	176,629	986,241	160,434		56,937	136,182	583,651	247,306	106,830
2013	38	3,011	248,598	356,842	432,401	535	3,198	168,504	202,075	637,422	211,715
2014	55	6,160	381,688	263,128	232,729	457	11,396	271,170	184,171	317,875	246,966
TOTAL	93	94,862	1,495,983	2,340,798	1,735,258	992	75,821	883,197	2,045,021	2,865,917	835,261
O.D.											892

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,550,948	8,986,994	836,153			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,860,002	-1,868,265	3,066			
TOTAL LOSSES	690,946	7,118,729	839,219			
EXPECTED LOSSES	3,603,837	5,322,306	877,779			
CREDIBILITY	.06	.18	.27			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.224	2.303	.272	2.799		
INDICATED (POST-TEST)	.258	2.651	.313	3.222		
PRES. ON RATE LEVEL	1.049	1.549	.256	2.854		
DERIVED BY FORMULA	1.002	1.747	.271	3.020		
UNDERLYING PRES. RATE	1.166	1.722	.284	3.172		
PROPOSED	1.002	1.747	.271	3.020		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.892
IND. RATES				2.89	MINIMUM PREMIUM	
MAN. RATES	2.84	3.01	3.15	+ 2.89	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	90,101	2,240,768	2.486			2	10	51	63
2011	94,614	2,208,422	2.334			1	9	56	66
2012	98,090	1,294,888	1.320	1			6	53	60
2013	103,991	3,245,679	3.121			1	10	68	79
2014	111,802	2,615,786	2.339			1	3	71	75
TOTAL	498,598	11,605,543	2.328			1	5	38	343
O.D.		123,475	.024			1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			296,418	451,924	279,833			55,020	263,157	714,701	179,715
2011			120,248	255,187	258,958			94,674	518,846	788,043	172,466
2012	199,001			118,150	168,241	210			77,482	513,054	218,750
2013			123,272	527,183	422,001			43,932	796,427	821,256	511,608
2014			178,746	183,436	578,331			62,356	114,363	1,209,385	289,169
TOTAL	199,001		718,684	1,535,880	1,707,364	210		255,982	1,770,275	4,046,439	1,371,708
O.D.	79,295					30,000					14,180

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			429,510	667,943	434,583			115,487	362,367	971,993	177,199
2011		1,293	192,166	358,676	394,050		4,188	231,397	625,388	1,011,683	167,120
2012	236,998	736	40,581	163,220	222,355	611	1,080	43,999	109,904	580,034	215,469
2013	94	6,150	576,975	672,767	545,463	2,151	12,079	622,398	818,490	887,473	500,353
2014	245	16,537	927,020	500,229	610,100	1,198	31,446	699,249	417,253	857,583	284,542
TOTAL	237,337	24,716	2,166,252	2,362,835	2,206,551	3,960	48,793	1,712,530	2,333,402	4,308,766	1,344,683
O.D.	99,706					20,018					13,968

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,313,312	11,211,554	1,358,651			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,790,574	-2,824,715	4,956			
TOTAL LOSSES	1,522,738	8,386,839	1,363,607			
EXPECTED LOSSES	5,389,845	8,022,441	1,445,935			
CREDIBILITY	.08	.25	.37			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.305	1.682	.273	2.260		
INDICATED (POST-TEST)	.351	1.936	.314	2.601		
PRES. ON RATE LEVEL	.972	1.448	.261	2.681		
DERIVED BY FORMULA	.922	1.570	.281	2.773		
UNDERLYING PRES. RATE	1.081	1.609	.290	2.980		
PROPOSED	.891	1.518	.272	2.681		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.567
IND. RATES				2.57	MINIMUM PREMIUM	
MAN. RATES	2.88	3.05	2.96	+ 2.57	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	57,160	1,365,862	2,389			1	7	18	26
2011	64,664	1,628,623	2,518	1		2	13	26	42
2012	61,513	1,906,140	3,098	1		5	6	10	22
2013	63,383	1,094,111	1,726	1		1	3	18	23
2014	72,757	1,414,801	1,944	1		1	1	29	32
TOTAL	319,477	7,409,537	2,319	4		10	30	101	145
O.D.		1,859							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			199,232	374,160	336,249			92,124	137,915	163,771	62,411
2011	3,000		285,748	372,345	127,710	375		302,843	254,223	195,611	86,768
2012			1,067,755	163,249	79,580	15,417		349,179	113,196	39,320	78,444
2013	144,603		298,557	102,582	114,195	303		10,267	100,443	157,950	165,211
2014	188,853		185,647	87,521	382,981	25,000		148,584	64,011	249,920	82,284
TOTAL	336,456		2,036,939	1,099,857	1,040,715	41,095		902,997	669,788	806,572	475,118
O.D.											1,859

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			288,687	553,009	522,194			193,368	189,908	222,729	61,537
2011	4,116	2,841	428,183	519,909	201,165	435	12,348	593,443	306,541	256,887	84,078
2012	251	10,815	1,470,835	241,450	152,636	48,551	10,152	662,290	137,947	59,950	77,267
2013	235,877	3,877	469,639	152,035	165,300	916	1,778	94,314	109,386	167,336	161,576
2014	237,678	11,964	646,683	308,381	407,236	17,406	27,896	382,501	125,008	193,968	80,967
TOTAL	477,922	29,497	3,304,027	1,774,784	1,448,531	67,308	52,174	1,925,916	868,790	900,870	465,425
O.D.											1,830

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,856,844	4,992,975	467,255			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,363,739	-1,376,762	1,747			
TOTAL LOSSES	3,493,105	3,616,213	469,002			
EXPECTED LOSSES	4,565,327	3,910,398	507,969			
CREDIBILITY	.06	.18	.28			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.093	1.132	.147	2.372		
INDICATED (POST-TEST)	1.258	1.303	.169	2.730		
PRES. ON RATE LEVEL	1.286	1.101	.143	2.530		
DERIVED BY FORMULA	1.284	1.137	.150	2.571		
UNDERLYING PRES. RATE	1.429	1.224	.159	2.812		
PROPOSED	1.284	1.137	.150	2.571		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.973
IND. RATES				2.97	MINIMUM PREMIUM	
MAN. RATES	2.73	2.90	3.16	+ 2.97	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	85,448	1,631,422	1.909			3	2	15	20
2011	99,719	1,254,952	1.258			2	4	25	31
2012	97,218	985,489	1.013			2	3	26	31
2013	99,357	2,186,685	2.200			3	6	29	38
2014	112,054	4,631,790	4.133			4	4	22	30
TOTAL	493,796	10,690,338	2.165			14	19	117	150
O.D.		264							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			798,045	113,310	56,083			365,418	38,261	167,397	92,908
2011			336,174	118,421	196,991			116,408	34,044	321,156	131,758
2012			250,125	80,677	161,815			64,088	19,425	257,873	151,486
2013			688,015	179,484	393,462			98,585	174,615	534,211	118,313
2014			1,201,715	135,671	268,236			2,071,805	180,758	683,750	89,855
TOTAL			3,274,074	627,563	1,076,587			2,716,304	447,103	1,964,387	584,320
O.D.											264

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,136,237	167,472	87,096			754,369	52,685	227,659	91,607
2011		3,303	483,903	169,648	303,473		4,865	226,155	46,212	411,240	127,674
2012	58	2,908	366,785	120,003	223,261	687	2,077	134,056	36,087	293,085	149,214
2013	234	8,994	1,083,121	304,880	529,176	1,399	5,838	338,838	223,959	559,034	115,710
2014	721	26,403	1,283,507	365,441	386,553	3,351	140,781	1,729,315	394,347	573,068	88,417
TOTAL	1,013	41,608	4,353,553	1,127,444	1,529,559	5,437	153,561	3,182,733	753,290	2,064,086	572,622
O.D.											258

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,737,905	5,474,379	572,880	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,360,974	-1,749,663	3,299	
TOTAL LOSSES	3,376,931	3,724,716	576,179	
EXPECTED LOSSES	8,438,974	4,972,525	957,965	
CREDIBILITY	.08	.25	.37	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.684	.754	.117	1.555
INDICATED (POST-TEST)	.787	.868	.135	1.790
PRES. ON RATE LEVEL	1.538	.906	.174	2.618
DERIVED BY FORMULA	1.478	.897	.160	2.535
UNDERLYING PRES. RATE	1.709	1.007	.194	2.910
PROPOSED	1.478	.897	.160	2.535

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	TOTAL
IND. RATES				2.93	MINIMUM PREMIUM	
MAN. RATES	3.04	3.22	3.27	+ 2.93	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	45,962	678,340	1.475			45,962			2	1	15	18
2011	37,030	947,298	2.558			37,030			2	1	11	14
2012	34,836	836,248	2.400			34,836			1	1	9	11
2013	35,816	2,131,311	5.950			35,816			2	2	16	20
2014	38,166	408,346	1.069			38,166				1	13	14
TOTAL	191,810	5,001,543	2.608			191,810			7	6	64	77

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			291,667	15,892	123,912			58,011	5,268	91,036	92,554
2011			458,179	32,105	32,718			135,060	630	66,620	221,986
2012			119,918	4,015	381,356			41,032	11,463	175,628	102,836
2013			528,506	136,399	97,558			818,625	273,633	227,396	49,194
2014				49,452	162,536				45,000	117,378	33,980
TOTAL			1,398,270	237,863	798,080			1,052,728	335,994	678,058	500,550

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			422,625	23,488	192,434			121,765	7,254	123,809	91,258
2011		4,384	644,697	48,152	57,980		5,496	255,109	3,241	86,886	215,104
2012	28	1,645	196,646	30,193	501,169	439	1,336	86,148	22,549	199,464	101,293
2013	125	4,713	577,622	192,484	154,165	5,158	17,487	1,091,230	314,301	281,664	48,112
2014	33	3,401	204,290	132,744	164,662	148	4,061	88,303	60,099	86,238	33,436
TOTAL	186	14,143	2,045,880	427,061	1,070,410	5,745	28,380	1,642,555	407,444	778,061	489,203

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,736,889	2,682,976	489,203	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,863,104	-844,973	1,514	
TOTAL LOSSES	1,873,785	1,838,003	490,717	
EXPECTED LOSSES	3,519,715	2,365,017	481,443	
CREDIBILITY	.04	.13	.20	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.977	.958	.256	2.191
INDICATED (POST-TEST)	1.125	1.103	.295	2.523
PRES. ON RATE LEVEL	1.651	1.109	.226	2.986
DERIVED BY FORMULA	1.630	1.108	.240	2.978
UNDERLYING PRES. RATE	1.835	1.233	.251	3.319
PROPOSED	1.630	1.108	.240	2.978

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	3.444
IND. RATES				3.44	MINIMUM PREMIUM	
MAN. RATES	3.34	3.54	3.73	+ 3.44	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	26,825	1,916,527	7.144			2	4	11	17
2011	30,002	1,927,758	6.425			5	9	15	29
2012	29,186	1,209,215	4.143			1	6	11	18
2013	29,777	1,209,192	4.060			1		12	13
2014	32,918	703,578	2.137				2	11	13
TOTAL	148,708	6,966,270	4.685			9	21	60	90
O.D.		677							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			323,842	23,156	33,546			1,207,240	161,019	119,644	48,080
2011			933,520	281,577	124,715			351,202	36,751	146,196	53,797
2012			371,632	195,257	100,772			335,371	46,569	108,960	50,654
2013			220,000		33,657			749,972		147,998	57,565
2014				112,774	126,650				249,033	116,006	99,115
TOTAL			1,848,994	612,764	419,340			2,643,785	493,372	638,804	309,211
O.D.											677

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			364,194	34,225	52,098			1,276,422	221,724	162,716	47,407
2011		8,999	1,329,349	398,539	207,675		14,291	665,890	49,506	191,946	52,129
2012	80	4,251	516,100	267,513	151,304	3,353	8,761	586,395	67,172	134,926	49,894
2013	41	1,423	186,485	13,353	50,422	4,147	12,757	835,456	51,628	179,663	56,299
2014	36	3,946	245,079	170,795	140,187	455	15,265	265,188	181,608	106,738	97,529
TOTAL	157	18,619	2,641,207	884,425	601,686	7,955	51,074	3,629,351	571,638	775,989	303,258
O.D.											660

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,348,363	2,833,738	303,918			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,816,985	-761,636	1,120			
TOTAL LOSSES	4,531,378	2,072,102	305,038			
EXPECTED LOSSES	3,505,047	2,159,240	330,132			
CREDIBILITY	.04	.11	.17			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.047	1.393	.205	4.645		
INDICATED (POST-TEST)	3.507	1.603	.236	5.346		
PRES. ON RATE LEVEL	2.121	1.307	.199	3.627		
DERIVED BY FORMULA	2.176	1.340	.205	3.721		
UNDERLYING PRES. RATE	2.357	1.452	.222	4.031		
PROPOSED	2.176	1.340	.205	3.721		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	4.303
IND. RATES				4.30	MINIMUM PREMIUM	
MAN. RATES	3.91	4.15	4.53	+ 4.30	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	34,656									
2011	36,095	251								
2012	35,824									
2013	35,813									
2014	35,041									
TOTAL	177,429	251								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											251
TOTAL											251

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											243
TOTAL											243

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B			243			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-52,866	-632				
TOTAL LOSSES			243			
EXPECTED LOSSES	101,134	1,774				
CREDIBILITY	.04	.12	.19			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.000	.000		
INDICATED (POST-TEST)	.000	.000	.000	.000		
PRES. ON RATE LEVEL	.051	.001	.000	.052		
DERIVED BY FORMULA	.049	.001	.000	.050		
UNDERLYING PRES. RATE	.057	.001	.000	.058		
PROPOSED	.049	.001	.000	.050		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	.052
IND. RATES				.05	MINIMUM PREMIUM	
MAN. RATES	.06	.06	.06	+ .05	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	55,850	103								
2011	59,340									
2012	58,937									
2013	55,290									
2014	66,813									
TOTAL	296,230	103								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											103
TOTAL											103

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											102
TOTAL											102

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B			102			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-101,372	-1,046				
TOTAL LOSSES			102			
EXPECTED LOSSES	195,511	2,962				
CREDIBILITY	.06	.17	.26			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.000	.000		
INDICATED (POST-TEST)	.000	.000	.000	.000		
PRES. ON RATE LEVEL	.059	.001	.000	.060		
DERIVED BY FORMULA	.055	.001	.000	.056		
UNDERLYING PRES. RATE	.066	.001	.000	.067		
PROPOSED	.055	.001	.000	.056		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	.058
IND. RATES				.06	MINIMUM PREMIUM	
MAN. RATES	.07	.07	.07	+ .06	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
2010	10,315	154,555	1.498			10,315				1	5	6
2011	10,896	199,095	1.827			10,896				1	8	9
2012	10,772	48,651	.451			10,772					2	2
2013	10,904	77,262	.708			10,904					3	3
2014	11,666	360,797	3.092			11,666					11	11
TOTAL	54,553	840,360	1.540			54,553				2	29	31

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				26,655	26,315				25,000	53,816	22,769
2011				87,697	20,673				36,742	31,951	22,032
2012					8,942					10,991	28,718
2013					11,083					16,196	49,983
2014					105,879					237,191	17,727
TOTAL				114,352	172,892				61,742	350,145	141,229

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				39,396	40,867				34,425	73,190	22,450
2011		24	6,336	121,834	32,003		11	3,449	43,862	41,156	21,349
2012		13	827	521	11,632		10	563	537	12,372	28,287
2013		35	2,913	1,661	12,990	4	39	2,303	1,730	16,415	48,883
2014	13	1,654	95,810	57,254	102,106	163	3,213	99,348	67,114	164,706	17,443
TOTAL	13	1,726	105,886	220,666	199,598	167	3,273	105,663	147,668	307,839	138,412

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	216,728	875,771	138,412	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-510,541	-253,018	476	
TOTAL LOSSES		622,753	138,888	
EXPECTED LOSSES	981,408	715,190	143,474	
CREDIBILITY	.02	.06	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.142	.255	1.397
INDICATED (POST-TEST)	.000	1.314	.294	1.608
PRES. ON RATE LEVEL	1.619	1.180	.236	3.035
DERIVED BY FORMULA	1.587	1.188	.241	3.016
UNDERLYING PRES. RATE	1.799	1.311	.263	3.373
PROPOSED	1.587	1.188	.241	3.016

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.888
IND. RATES				2.89	MINIMUM PREMIUM	
MAN. RATES	3.28	3.48	3.35	+ 2.89	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	78,640	1,935,688	2.461			3	13	28	44	
2011	80,650	2,511,016	3.113	1		3	10	19	33	
2012	84,109	1,874,672	2.228			2	9	29	40	
2013	84,730	1,085,477	1.281			1	7	30	38	
2014	91,471	910,772	.995			1	1	25	27	
TOTAL	419,600	8,317,625	1.982	1		10	40	131	182	
O.D.		8,258	.001					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			593,850	410,018	123,943			121,974	279,019	242,546	164,338
2011	424,025		522,514	359,163	117,058	124,783		434,553	232,116	82,972	213,832
2012			450,999	206,687	202,734			326,453	194,346	257,943	235,510
2013			164,724	86,600	139,437			38,042	182,909	338,623	135,142
2014			183,172	34,902	144,533			128,500	45,000	217,383	157,282
TOTAL	424,025		1,915,259	1,097,370	727,705	124,783		1,049,522	933,390	1,139,467	906,104
O.D.					262					2,030	5,966

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			860,488	606,006	192,485			256,023	384,211	329,863	162,037
2011	581,733	5,092	758,631	503,086	189,399	144,889	17,636	837,980	280,270	115,114	207,203
2012	106	5,406	666,070	290,687	288,557	3,486	10,397	650,784	236,690	307,916	231,977
2013	60	2,599	296,797	129,592	183,112	798	3,874	212,024	206,098	357,588	132,169
2014	170	7,269	367,377	131,418	168,543	607	23,591	322,316	102,273	167,533	154,765
TOTAL	582,069	20,366	2,949,363	1,660,789	1,022,096	149,780	55,498	2,279,127	1,209,542	1,278,014	888,151
O.D.			25	16	341		1	105	98	2,285	5,844

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,036,334	5,173,181	893,995			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,733,213	-1,592,335	3,655			
TOTAL LOSSES	3,303,121	3,580,846	897,650			
EXPECTED LOSSES	5,265,981	4,510,701	1,086,765			
CREDIBILITY	.07	.22	.33			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.787	.853	.214	1.854		
INDICATED (POST-TEST)	.906	.982	.246	2.134		
PRES. ON RATE LEVEL	1.129	.968	.233	2.330		
DERIVED BY FORMULA	1.113	.971	.237	2.321		
UNDERLYING PRES. RATE	1.255	1.075	.259	2.589		
PROPOSED	1.113	.971	.237	2.321		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.421
IND. RATES				2.42	MINIMUM PREMIUM	
MAN. RATES	2.53	2.68	2.69	+ 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	
2010	429	1,250	.291						1	1
2011	339	2,674	.788							
2012	542	3,238	.597							
2013	1,076	1,409	.130							
2014	2,218	17,891	.806						1	1
TOTAL	4,604	26,462	.575						2	2

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
2013											1,409
2014					6,628					8,146	3,117
TOTAL					6,716					9,308	10,438

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					137					1,580	
2011											2,591
2012											3,189
2013											1,378
2014	1	105	5,999	3,584	6,392	5	111	3,412	2,307	5,656	3,067
TOTAL	1	105	5,999	3,584	6,529	5	111	3,412	2,307	7,236	10,225

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,633	19,656	10,225	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-15,506	-4,972	22	
TOTAL LOSSES		14,684	10,247	
EXPECTED LOSSES	32,366	15,562	3,914	
CREDIBILITY	.00	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.319	.223	.542
INDICATED (POST-TEST)	.000	.367	.257	.624
PRES. ON RATE LEVEL	.633	.304	.076	1.013
DERIVED BY FORMULA	.633	.305	.080	1.018
UNDERLYING PRES. RATE	.703	.338	.085	1.126
PROPOSED	.630	.304	.079	1.013

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.056
IND. RATES				1.06	MINIMUM PREMIUM	
MAN. RATES	1.09	1.16	1.17	+ 1.06	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
2010	489,393	13,605,322	2.780			489,393			19	40	193	252
2011	475,851	12,798,795	2.689			475,851			20	56	147	223
2012	492,468	11,592,838	2.354			492,468	1		11	58	141	211
2013	500,014	11,592,724	2.318			500,014	1		11	54	175	241
2014	565,995	11,774,026	2.080			565,995			5	30	192	227
TOTAL	2,523,721	61,363,705	2.431			2,523,721	2		66	238	848	1154
O.D.		383,597	.015							1	4	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2010			2,873,067	1,568,088	3,089,691			1,616,916	1,072,459	2,280,989	1,104,112
2011			3,589,624	1,803,780	1,652,536			1,777,117	1,392,893	1,522,179	1,060,666
2012	489,859		1,953,924	2,195,369	1,910,478	261		978,482	1,469,887	1,421,310	1,173,268
2013	100,000		1,850,302	1,734,639	2,406,232			752,588	1,231,014	2,325,264	1,192,685
2014			809,107	1,330,095	1,917,251			208,963	1,169,049	4,960,128	1,379,433
TOTAL	589,859		11,076,024	8,631,971	10,976,188	261		5,334,066	6,335,302	12,509,870	5,910,164
O.D.				21,262	31,432				275,858	18,394	36,651

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2010			3,970,749	2,317,635	4,798,290			2,560,689	1,476,778	3,102,145	1,088,654
2011		33,786	4,982,085	2,550,004	2,565,974		64,903	3,118,551	1,685,276	1,980,092	1,027,785
2012	583,851	30,577	3,256,413	3,007,609	2,631,496	11,212	38,717	2,187,275	1,712,806	1,681,771	1,155,669
2013	163,840	37,309	4,001,909	2,452,028	3,100,839	9,659	39,098	2,282,349	1,429,359	2,484,444	1,166,446
2014	1,137	71,998	4,104,849	2,317,611	2,127,976	5,191	148,775	3,029,131	1,869,428	2,960,534	1,357,362
TOTAL	748,828	173,670	20,316,005	12,644,887	15,224,575	26,062	291,493	13,177,995	8,173,647	12,208,986	5,795,916
O.D.		41	2,910	33,253	40,888		16	941	380,755	20,704	36,057

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	34,737,961	48,727,695	5,831,973			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-14,510,470	-15,188,406	25,346			
TOTAL LOSSES	20,227,491	33,539,289	5,857,319			
EXPECTED LOSSES	27,937,593	43,079,919	7,444,976			
CREDIBILITY	.25	.73	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.801	1.329	.232	2.362		
INDICATED (POST-TEST)	.922	1.530	.267	2.719		
PRES. ON RATE LEVEL	.996	1.536	.265	2.797		
DERIVED BY FORMULA	.978	1.532	.267	2.777		
UNDERLYING PRES. RATE	1.107	1.707	.295	3.109		
PROPOSED	.978	1.532	.267	2.777		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.897
IND. RATES				2.90	MINIMUM PREMIUM	
MAN. RATES	2.71	2.87	3.23	+ 2.90	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	462,192	13,861,451	2.999			462,192			23	46	203	272
2011	472,892	11,480,705	2.427			472,892			15	45	182	242
2012	478,712	12,200,620	2.548			478,712			20	49	177	246
2013	482,819	13,560,157	2.808			482,819	2		15	30	197	244
2014	488,139	8,716,730	1.785			488,139			4	17	182	203
TOTAL	2,384,754	59,819,663	2.508			2,384,754	2		77	187	941	1207
O.D.		14,353										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			4,150,334	1,723,653	2,489,783			1,521,037	953,671	2,114,997	907,976
2011			3,250,621	1,828,963	1,712,702			1,143,296	1,096,600	1,632,924	815,599
2012			3,870,983	2,017,092	1,449,068			1,382,708	1,208,697	1,436,428	835,644
2013	286,818		3,375,529	1,283,567	2,767,079	50,150		1,243,670	761,567	3,003,449	788,328
2014			707,715	880,782	2,811,069			271,270	619,257	2,717,675	708,962
TOTAL	286,818		15,355,182	7,734,057	11,229,701	50,150		5,561,981	4,639,792	10,905,473	4,056,509
O.D.											14,353

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			6,013,835	2,547,558	3,866,634			3,192,658	1,313,201	2,876,393	895,264
2011		31,335	4,617,081	2,584,113	2,651,787		44,302	2,136,892	1,331,199	2,109,798	790,315
2012	906	47,086	5,741,449	2,793,791	2,105,432	14,777	47,361	2,862,470	1,441,488	1,704,030	823,109
2013	468,871	49,815	5,770,376	2,081,490	3,608,174	109,329	48,311	2,964,341	1,109,848	3,171,437	770,985
2014	1,104	76,407	4,320,815	2,402,578	2,943,024	3,630	109,136	2,082,429	1,168,278	1,977,291	697,619
TOTAL	470,881	204,643	26,463,556	12,409,530	15,175,051	127,736	249,110	13,238,790	6,364,014	11,838,949	3,977,292
O.D.											14,081

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	40,754,716	45,787,544	3,991,373			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-16,830,066	-13,742,181	16,184			
TOTAL LOSSES	23,924,650	32,045,363	4,007,557			
EXPECTED LOSSES	32,265,722	38,728,405	4,984,136			
CREDIBILITY	.24	.70	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.003	1.344	.168	2.515		
INDICATED (POST-TEST)	1.154	1.547	.193	2.894		
PRES. ON RATE LEVEL	1.218	1.461	.188	2.867		
DERIVED BY FORMULA	1.203	1.521	.193	2.917		
UNDERLYING PRES. RATE	1.353	1.624	.209	3.186		
PROPOSED	1.194	1.509	.191	2.894		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	3.019
IND. RATES				3.02	MINIMUM PREMIUM	
MAN. RATES	3.09	3.28	3.31	+ 3.02	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	74,172	2,658,622	3.584			74,172			5	10	28	43
2011	79,543	3,357,467	4.220			79,543			7	13	26	46
2012	82,824	3,259,817	3.935			82,824			2	19	40	61
2013	86,168	3,956,001	4.591			86,168			5	22	41	68
2014	88,985	2,184,922	2.455			88,985				2	45	47
TOTAL	411,692	15,416,829	3.745			411,692			19	66	180	265
O.D.		11,935	.002									

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			755,444	532,554	367,539			199,342	218,978	380,798	203,967
2011			1,309,515	501,837	203,632			563,359	321,334	305,647	152,143
2012			335,912	551,813	776,349			218,870	553,949	594,655	228,269
2013			931,905	710,499	614,449			454,733	606,835	425,625	211,955
2014				153,845	763,239				26,135	879,219	362,484
TOTAL			3,332,776	2,450,548	2,725,208			1,436,304	1,727,231	2,585,944	1,158,818
O.D.											11,935

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,094,639	787,114	570,787			418,418	301,534	517,884	201,111
2011		12,655	1,872,592	707,555	335,566		22,957	1,090,694	390,352	401,793	147,427
2012	79	6,618	638,212	769,603	1,040,241	2,339	10,692	555,048	643,188	695,092	224,845
2013	364	15,610	1,762,810	959,036	848,855	5,181	19,665	1,165,787	633,950	499,611	207,292
2014	132	14,636	868,619	552,270	760,690	649	13,359	390,969	264,400	613,291	356,684
TOTAL	575	49,519	6,236,872	3,775,578	3,556,139	8,169	66,673	3,620,916	2,233,424	2,727,671	1,137,359
O.D.											11,673

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,982,724	12,292,812	1,149,032			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,515,907	-3,326,243	4,720			
TOTAL LOSSES	5,466,817	8,966,569	1,153,752			
EXPECTED LOSSES	8,711,404	9,423,630	1,403,871			
CREDIBILITY	.07	.22	.33			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.328	2.178	.280	3.786		
INDICATED (POST-TEST)	1.529	2.507	.322	4.358		
PRES. ON RATE LEVEL	1.904	2.060	.306	4.270		
DERIVED BY FORMULA	1.878	2.158	.311	4.347		
UNDERLYING PRES. RATE	2.116	2.289	.341	4.746		
PROPOSED	1.878	2.158	.311	4.347		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	4.535
IND. RATES				4.54	MINIMUM PREMIUM	
MAN. RATES	4.49	4.76	4.93	+ 4.54	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	169,736	2,377,668	1.400	1	1	2	16	45	65	
2011	180,791	3,662,556	2.025			2	14	44	60	
2012	184,379	4,593,093	2.491			8	16	39	63	
2013	184,591	2,717,408	1.472			2	11	38	51	
2014	193,382	3,430,374	1.773			2	6	54	62	
TOTAL	912,879	16,781,099	1.838	1	1	16	63	220	301	
O.D.		1,956								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	3,253	2,153	338,843	528,922	274,035	57,364	490	43,616	356,696	389,596	382,700
2011			438,806	422,787	287,308			1,298,126	337,131	514,375	364,023
2012			1,619,378	560,330	305,455			520,120	500,556	658,000	429,254
2013			449,639	325,791	428,337			375,519	286,194	457,047	394,881
2014			326,662	338,439	558,192			33,144	974,949	719,316	479,672
TOTAL	3,253	2,153	3,173,328	2,176,269	1,853,327	57,364	490	2,270,525	2,455,526	2,738,334	2,050,530
O.D.											1,956

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	4,980	3,992	490,983	781,746	425,578	164,233	778	91,550	491,169	529,850	377,342
2011		2,849	425,504	592,421	441,370		20,208	962,819	411,267	666,804	352,738
2012	374	17,873	2,288,853	782,652	480,367	5,484	18,109	1,080,833	598,000	774,721	422,815
2013	174	7,767	861,013	462,383	561,874	3,797	13,731	837,540	337,412	504,543	386,194
2014	386	21,839	1,205,459	615,185	628,823	1,644	52,614	954,991	622,113	575,582	471,997
TOTAL	5,914	54,320	5,271,812	3,234,387	2,538,012	175,158	105,440	3,927,733	2,459,961	3,051,500	2,011,086
O.D.											1,924

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,540,377	11,283,860	2,013,010	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,259,882	-3,229,356	8,102	
TOTAL LOSSES	5,280,495	8,054,504	2,021,112	
EXPECTED LOSSES	8,197,652	9,128,790	2,446,516	
CREDIBILITY	.13	.37	.56	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.578	.882	.221	1.681
INDICATED (POST-TEST)	.665	1.015	.254	1.934
PRES. ON RATE LEVEL	.808	.900	.241	1.949
DERIVED BY FORMULA	.789	.943	.248	1.980
UNDERLYING PRES. RATE	.898	1.000	.268	2.166
PROPOSED	.777	.928	.244	1.949

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	TOTAL
IND. RATES				2.03	MINIMUM PREMIUM	
MAN. RATES	2.10	2.23	2.25	+ 2.03	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	35,996	735,556	2.043	1			2	9	12	
2011	46,727	760,306	1.627			1	3	16	20	
2012	53,429	368,115	.688				3	9	12	
2013	61,444	354,198	.576				2	12	14	
2014	71,416	663,237	.928			1	3	8	12	
TOTAL	269,012	2,881,412	1.071	1		2	13	54	70	
O.D.		459								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	472,791			19,874	47,565	38,821			38,934	47,885	69,686
2011			141,118	46,077	169,061			73,813	71,668	144,150	114,419
2012				114,508	40,768				47,733	59,110	105,996
2013				22,505	69,408				2,818	168,562	90,905
2014			205,416	88,126	46,317			73,781	84,092	69,716	95,789
TOTAL	472,791		346,534	291,090	373,119	38,821		147,594	245,245	489,423	476,795
O.D.											459

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	723,843			29,374	73,868	111,145			53,612	65,123	68,710
2011		1,422	205,191	67,630	257,130		3,051	146,736	87,590	185,615	110,872
2012		573	28,009	151,080	56,440		431	13,967	55,152	68,108	104,406
2013	6	387	31,440	36,107	83,094	73	448	25,488	20,577	171,016	88,905
2014	188	7,193	363,913	129,231	85,201	402	16,004	212,657	77,929	64,051	94,256
TOTAL	724,037	9,575	628,553	413,422	555,733	111,620	19,934	398,848	294,860	553,913	467,149
O.D.											451

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,892,567	1,817,928	467,600	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,975,454	-821,662	2,342	
TOTAL LOSSES		996,266	469,942	
EXPECTED LOSSES	3,900,675	2,378,066	610,657	
CREDIBILITY	.06	.16	.25	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.370	.175	.545
INDICATED (POST-TEST)	.000	.426	.201	.627
PRES. ON RATE LEVEL	1.305	.795	.204	2.304
DERIVED BY FORMULA	1.227	.736	.203	2.166
UNDERLYING PRES. RATE	1.450	.884	.227	2.561
PROPOSED	1.227	.736	.203	2.166

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.260
IND. RATES				2.26	MINIMUM PREMIUM	
MAN. RATES	2.67	2.83	2.66	+ 2.26	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	197,107	7,434,308	3.771			10	28	110	148
2011	221,089	6,191,180	2.800			10	24	87	121
2012	229,903	5,951,685	2.588			10	17	76	103
2013	231,119	5,871,462	2.540			7	28	66	101
2014	228,796	4,259,754	1.861			3	2	110	115
TOTAL	1,108,014	29,708,389	2.681			40	99	449	588
O.D.		8,754						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,864,324	1,006,636	1,224,537			624,245	859,868	1,257,434	597,264
2011			2,041,320	553,347	1,147,371			820,680	338,330	738,503	551,629
2012			2,217,862	267,267	1,033,708			796,513	369,814	850,666	415,855
2013			1,264,407	761,963	1,136,665			582,891	890,390	853,768	381,378
2014			600,003	27,386	1,373,755			204,068	24,144	1,594,870	435,528
TOTAL			7,987,916	2,616,599	5,916,036			3,028,397	2,482,546	5,295,241	2,381,654
O.D.					1,004					5,939	1,811

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			2,701,406	1,487,809	1,901,704			1,310,291	1,184,036	1,710,100	588,902
2011		20,016	2,926,089	799,745	1,767,665		33,569	1,582,133	419,652	957,207	534,529
2012	522	23,275	3,120,333	458,766	1,444,548	8,509	24,737	1,575,245	474,049	996,956	409,617
2013	487	20,883	2,352,830	1,115,872	1,490,941	6,975	27,235	1,598,980	948,318	960,149	372,988
2014	664	36,388	1,917,531	838,394	1,406,452	1,749	51,751	994,076	487,740	1,128,841	428,560
TOTAL	1,673	100,562	13,018,189	4,700,586	8,011,310	17,233	137,292	7,060,725	3,513,795	5,753,253	2,334,596
O.D.					1,559					8,077	1,776

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	20,335,674	21,988,580	2,336,372			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-9,331,859	-6,506,976	9,821			
TOTAL LOSSES	11,003,815	15,481,604	2,346,193			
EXPECTED LOSSES	17,983,067	18,381,953	2,991,637			
CREDIBILITY	.14	.42	.64			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.993	1.397	.212	2.602		
INDICATED (POST-TEST)	1.143	1.608	.244	2.995		
PRES. ON RATE LEVEL	1.460	1.493	.243	3.196		
DERIVED BY FORMULA	1.416	1.541	.244	3.201		
UNDERLYING PRES. RATE	1.623	1.659	.270	3.552		
PROPOSED	1.414	1.539	.243	3.196		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	3.334
IND. RATES				3.33	MINIMUM PREMIUM	
MAN. RATES	3.45	3.66	3.69	+ 3.33	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	9,877	272,727	2.761				2	7	9
2011	9,535	86,741	.909					3	3
2012	11,203	317,846	2.837			1		6	7
2013	10,500	21,707	.206					3	3
2014	10,987	181,463	1.651				1	3	4
TOTAL	52,102	880,484	1.690			1	3	22	26
O.D.		319							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				119,572	30,524				51,107	53,213	18,311
2011					12,903					25,320	48,518
2012			132,802		12,014			112,600		38,422	22,008
2013					2,305					6,427	12,975
2014				28,625	20,419				50,858	67,113	14,448
TOTAL			132,802	148,197	78,165			112,600	101,965	190,495	116,260
O.D.											319

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				176,728	47,404				70,374	72,370	18,055
2011		4	345	217	19,387		11	336	369	32,252	47,014
2012	31	1,256	178,835	3,787	21,132	1,203	3,011	206,509	5,771	47,107	21,678
2013		8	608	344	2,701		14	912	688	6,511	12,690
2014	9	812	51,598	37,012	24,274	123	3,707	72,338	49,376	51,951	14,217
TOTAL	40	2,080	231,386	218,088	114,898	1,326	6,743	280,095	126,578	210,191	113,654
O.D.											313

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	521,670	669,755	113,967	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-292,909	-218,712	397	
TOTAL LOSSES	228,761	451,043	114,364	
EXPECTED LOSSES	564,786	618,973	120,356	
CREDIBILITY	.02	.05	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.439	.866	.220	1.525
INDICATED (POST-TEST)	.505	.997	.253	1.755
PRES. ON RATE LEVEL	.975	1.069	.208	2.252
DERIVED BY FORMULA	.966	1.065	.212	2.243
UNDERLYING PRES. RATE	1.084	1.188	.231	2.503
PROPOSED	.966	1.065	.212	2.243

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	TOTAL
IND. RATES				2.34	MINIMUM PREMIUM	
MAN. RATES	2.44	2.59	2.60	+ 2.34	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	167,324	11,528,964	6.890			167,324	1		10	34	118	163
2011	171,108	7,920,589	4.628			171,108			5	45	84	134
2012	175,105	9,977,934	5.698			175,105			5	56	99	160
2013	179,411	9,111,986	5.078			179,411			3	48	95	146
2014	191,637	4,934,102	2.574			191,637			1	15	98	114
TOTAL	884,585	43,473,575	4.915			884,585	1		24	198	494	717
O.D.		83,703	.009								2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	908,743		1,502,409	1,224,286	2,518,447			887,230	860,172	2,586,565	1,041,112
2011			776,760	1,525,243	1,675,567			689,687	1,010,310	1,319,866	923,156
2012			716,799	2,313,135	1,803,011			693,223	1,615,015	1,614,627	1,222,124
2013			415,175	2,031,687	1,846,926			107,732	2,581,303	1,220,005	909,158
2014			146,352	286,001	1,363,695			100,842	277,510	1,657,040	1,102,662
TOTAL	908,743		3,557,495	7,380,352	9,207,646			2,478,714	6,344,310	8,398,103	5,198,212
O.D.					25,597					23,377	34,729

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	987,413		2,176,991	1,809,496	3,911,149			1,862,295	1,184,457	3,517,726	1,026,536
2011		8,374	1,233,226	2,146,354	2,548,316		28,543	1,398,688	1,220,350	1,704,178	894,538
2012	167	19,415	1,615,819	3,125,543	2,443,955	7,405	32,527	1,712,242	1,871,301	1,894,384	1,203,792
2013	390	23,896	2,204,728	2,620,799	2,355,817	6,086	34,489	1,742,465	2,478,417	1,411,772	889,157
2014	355	29,829	1,721,665	1,014,113	1,379,759	1,869	51,929	1,086,164	645,560	1,189,143	1,085,019
TOTAL	988,325	81,514	8,952,429	10,716,305	12,638,996	15,360	147,488	7,801,854	7,400,085	9,717,203	5,099,042
O.D.		17	1,204	756	36,475		6	302	290	30,404	34,076

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	17,988,499	40,540,514	5,133,118			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,603,361	-11,350,822	21,636			
TOTAL LOSSES	10,385,138	29,189,692	5,154,754			
EXPECTED LOSSES	14,631,036	32,128,129	6,457,470			
CREDIBILITY	.12	.36	.55			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.174	3.300	.583	5.057		
INDICATED (POST-TEST)	1.351	3.798	.671	5.820		
PRES. ON RATE LEVEL	1.488	3.268	.657	5.413		
DERIVED BY FORMULA	1.472	3.459	.665	5.596		
UNDERLYING PRES. RATE	1.654	3.632	.730	6.016		
PROPOSED	1.472	3.459	.665	5.596		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	5.838
IND. RATES				5.84	MINIMUM PREMIUM	
MAN. RATES	5.42	5.75	6.25	+ 5.84	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2010	161,584	9,006,119	5.573			161,584			8	48	166	222
2011	224,840	11,667,031	5.189			224,840			14	40	187	241
2012	229,260	10,716,283	4.674			229,260	1		11	35	179	226
2013	231,157	12,301,600	5.321			231,157			10	7	239	256
2014	241,224	11,559,503	4.792			241,224			10	6	239	255
TOTAL	1,088,065	55,250,536	5.078			1,088,065	1		53	136	1010	1200
O.D.		262,055	.024								1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2010			2,155,565	1,181,155	2,448,602			560,403	937,093	1,206,266	517,035
2011			2,898,985	1,324,457	3,401,928			1,041,873	957,512	1,542,835	499,441
2012	210,916		2,160,026	1,331,846	2,783,655	2,500		598,000	1,280,523	1,817,640	531,177
2013			2,432,668	193,316	4,831,087			1,073,534	155,442	3,034,749	580,804
2014			2,046,506	524,878	3,267,506			638,733	460,348	4,110,176	511,356
TOTAL	210,916		11,693,750	4,555,652	16,732,778	2,500		3,912,543	3,790,918	11,711,666	2,639,813
O.D.					186,245					69,711	6,099

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2010			3,123,413	1,745,747	3,802,676			1,176,286	1,290,379	1,640,520	509,797
2011		29,243	4,238,333	1,911,652	5,179,384		42,879	2,060,083	1,165,208	1,992,803	483,958
2012	251,694	29,798	3,430,327	1,941,787	3,750,227	13,661	27,548	1,472,914	1,511,627	2,108,597	523,209
2013	877	40,183	4,363,989	1,084,478	5,860,536	9,982	34,843	2,198,752	540,093	3,147,105	568,026
2014	2,165	109,335	5,748,193	2,479,543	3,489,913	5,379	169,405	3,022,803	1,470,501	2,871,776	503,174
TOTAL	254,736	208,559	20,904,255	9,163,207	22,082,736	29,022	274,675	9,930,838	5,977,808	11,760,801	2,588,164
O.D.		248	17,249	10,838	242,274		65	3,562	3,407	78,466	5,998

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	31,623,209	49,319,537	2,594,162			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-22,456,568	-13,624,425	11,584			
TOTAL LOSSES	9,166,641	35,695,112	2,605,746			
EXPECTED LOSSES	43,740,213	38,767,756	3,373,001			
CREDIBILITY	.14	.42	.63			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.842	3.281	.239	4.362		
INDICATED (POST-TEST)	.969	3.776	.275	5.020		
PRES. ON RATE LEVEL	3.617	3.206	.279	7.102		
DERIVED BY FORMULA	3.246	3.445	.276	6.967		
UNDERLYING PRES. RATE	4.020	3.563	.310	7.893		
PROPOSED	3.246	3.445	.276	6.967		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	7.269
IND. RATES				7.27	MINIMUM PREMIUM	
MAN. RATES	7.66	8.12	8.20	+ 7.27	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	228,195	4,062,624	1.780			9	9	63	81	
2011	232,426	4,147,677	1.784			5	23	56	84	
2012	230,093	2,811,871	1.222			3	17	39	59	
2013	260,481	2,644,169	1.015			2	25	43	70	
2014	273,922	2,458,817	.897			1	5	45	51	
TOTAL	1,225,117	16,125,158	1.316			20	79	246	345	
O.D.		136,501	.011				1	2	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,642,419	160,160	437,686			622,269	134,889	702,069	363,132
2011			884,238	530,148	559,520			332,530	606,025	754,922	480,294
2012			495,592	491,591	294,767			139,192	574,802	493,935	321,992
2013			275,640	547,616	448,595			110,419	465,102	432,455	364,342
2014			197,132	134,346	609,910			41,350	139,346	1,044,261	292,472
TOTAL			3,495,021	1,863,861	2,350,478			1,245,760	1,920,164	3,427,642	1,822,232
O.D.				70,278	18,440				29,605	10,783	7,395

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			2,379,865	236,716	679,727			1,306,143	185,741	954,813	358,048
2011		8,747	1,288,327	749,840	862,743		13,807	685,743	730,555	974,168	465,405
2012	118	7,221	794,562	667,078	418,613	1,488	8,654	409,933	658,352	579,690	317,162
2013	147	7,807	789,591	709,137	590,187	1,966	9,145	501,640	479,313	475,767	356,326
2014	261	16,614	918,514	474,933	635,066	1,053	27,637	620,394	383,190	743,626	287,792
TOTAL	526	40,389	6,170,859	2,837,704	3,186,336	4,507	59,243	3,523,853	2,437,151	3,728,064	1,784,733
O.D.		22	5,129	97,667	28,459		4	2,581	35,124	14,105	7,215

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,807,113	12,364,610	1,791,948	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,000,729	-3,891,295	7,966	
TOTAL LOSSES	4,806,384	8,473,315	1,799,914	
EXPECTED LOSSES	9,629,420	11,038,304	2,327,723	
CREDIBILITY	.15	.45	.68	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.392	.692	.147	1.231
INDICATED (POST-TEST)	.451	.796	.169	1.416
PRES. ON RATE LEVEL	.707	.811	.171	1.689
DERIVED BY FORMULA	.669	.804	.170	1.643
UNDERLYING PRES. RATE	.786	.901	.190	1.877
PROPOSED	.669	.804	.170	1.643

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.714
IND. RATES				1.71	MINIMUM PREMIUM	
MAN. RATES	1.92	2.04	1.95	+ 1.71	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	7,501	333,421	4.445			1	2	3	6
2011	7,767	81,307	1.046						
2012	8,136	46,978	.577				1		1
2013	7,794	251,840	3.231				2	3	5
2014	8,289	170,104	2.052					3	3
TOTAL	39,487	883,650	2.238			1	5	9	15
O.D.		63,952	.161				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			257,641	3,542	6,470			15,214	4,787	37,320	8,447
2011											81,307
2012				2,685					10,327		33,966
2013				57,985	27,855				33,171	44,579	88,250
2014					31,933					128,134	10,037
TOTAL			257,641	64,212	66,258			15,214	48,285	210,033	222,007
O.D.				31,752					28,123		4,077

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			373,322	5,235	10,048			31,934	6,592	50,755	8,329
2011											78,786
2012		11	568	3,486	80		81	2,367	11,307	340	33,457
2013	7	483	41,355	70,408	37,179	78	482	24,271	35,058	47,360	86,309
2014	5	495	28,893	17,269	30,795	88	1,741	53,668	36,257	88,977	9,876
TOTAL	12	989	444,138	96,398	78,102	166	2,304	112,240	89,214	187,432	216,757
O.D.		142	6,719	41,236	945		220	6,453	30,794	927	3,951

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	573,383	525,048	220,708	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-651,244	-240,845	430	
TOTAL LOSSES		284,203	221,138	
EXPECTED LOSSES	1,252,528	680,360	131,096	
CREDIBILITY	.02	.05	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.720	.560	1.280
INDICATED (POST-TEST)	.000	.829	.645	1.474
PRES. ON RATE LEVEL	2.854	1.550	.299	4.703
DERIVED BY FORMULA	2.797	1.514	.323	4.634
UNDERLYING PRES. RATE	3.172	1.723	.332	5.227
PROPOSED	2.797	1.514	.323	4.634

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE
IND. RATES				4.84	MINIMUM PREMIUM
MAN. RATES	5.15	5.46	5.43	+ 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	
2010	42,666	1,222,818	2.866			1	7	9	17	
2011	29,580	243,318	.822					15	15	
2012	36,487	908,251	2.489			1		5	7	
2013	30,397	528,218	1.737				1	12	13	
2014	29,872	334,616	1.120					11	11	
TOTAL	169,002	3,237,221	1.915			2	9	52	63	
O.D.		8,395	.004							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			134,268	376,132	275,964			128,817	105,620	129,323	72,694
2011					112,098					83,176	48,044
2012			365,864	30,261	192,042			192,000	31,039	62,953	34,092
2013				116,069	148,973				5,911	184,022	73,243
2014					194,630					116,978	23,008
TOTAL			500,132	522,462	923,707			320,817	142,570	576,452	251,081
O.D.											8,395

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			194,554	555,924	428,571			270,387	145,438	175,879	71,676
2011		44	2,989	1,880	168,432		35	1,115	1,213	105,943	46,555
2012	85	3,802	513,811	58,975	265,882	2,051	5,380	359,123	43,704	78,460	33,581
2013	16	1,310	107,266	154,911	183,649	90	520	29,356	25,045	186,889	71,632
2014	26	3,031	176,115	105,237	187,699	83	1,582	48,994	33,102	81,234	22,640
TOTAL	127	8,187	994,735	876,927	1,234,233	2,224	7,517	708,975	248,502	628,405	246,084
O.D.											8,154

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,721,765	2,988,067	254,238	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-778,450	-573,402	843	
TOTAL LOSSES	943,315	2,414,665	255,081	
EXPECTED LOSSES	1,468,628	1,597,069	285,614	
CREDIBILITY	.04	.12	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.558	1.429	.151	2.138
INDICATED (POST-TEST)	.642	1.645	.174	2.461
PRES. ON RATE LEVEL	.782	.850	.152	1.784
DERIVED BY FORMULA	.776	.945	.156	1.877
UNDERLYING PRES. RATE	.869	.945	.169	1.983
PROPOSED	.776	.945	.156	1.877

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.958
IND. RATES				1.96	MINIMUM PREMIUM	
MAN. RATES	1.80	1.91	2.06	+ 1.96	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	35,934	2,553,243	7.105			35,934			2	2	8	12
2011	33,826	101,961	.301			33,826				1	2	3
2012	36,751	243,734	.663			36,751				1	11	12
2013	54,013	1,132,821	2.097			54,013			1	5	12	18
2014	58,755	1,139,615	1.939			58,755			1	3	19	23
TOTAL	219,279	5,171,374	2.358			219,279			4	12	52	68
O.D.		19,430	.008								1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			498,323	83,412	28,573			1,815,548	37,451	16,777	73,159
2011				4,709	12,196				5,754	6,711	72,591
2012				7,569	74,902				12,570	72,640	76,053
2013			164,251	254,107	204,200			24,344	163,699	163,741	158,479
2014			208,501	104,747	108,156			93,393	83,523	251,691	289,604
TOTAL			871,075	454,544	428,027			1,933,285	302,997	511,560	669,886
O.D.					16,356					2,925	149

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			435,401	123,283	44,374			1,488,571	51,570	22,817	72,135
2011		6	635	6,729	18,376		2	563	6,894	8,620	70,341
2012		139	8,532	14,190	97,662		164	6,595	17,309	82,183	74,912
2013	79	3,951	411,548	330,620	272,079	574	2,865	153,377	168,843	178,237	154,992
2014	201	8,534	442,407	178,112	147,903	581	21,208	317,704	131,211	192,168	284,970
TOTAL	280	12,630	1,298,523	652,934	580,394	1,155	24,239	1,966,810	375,827	484,025	657,350
O.D.		58	4,299	2,452	19,166	2	8	415	313	2,963	146

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,308,419	2,118,074	657,496	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,805,684	-774,654	2,199	
TOTAL LOSSES	1,502,735	1,343,420	659,695	
EXPECTED LOSSES	3,526,006	2,236,646	570,126	
CREDIBILITY	.05	.14	.22	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.685	.613	.301	1.599
INDICATED (POST-TEST)	.788	.706	.346	1.840
PRES. ON RATE LEVEL	1.447	.918	.234	2.599
DERIVED BY FORMULA	1.414	.888	.259	2.561
UNDERLYING PRES. RATE	1.608	1.020	.260	2.888
PROPOSED	1.414	.888	.259	2.561

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	TOTAL
IND. RATES				2.67	MINIMUM PREMIUM	
MAN. RATES	2.85	3.02	3.00	+ 2.67	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	918	1,263	.137							
2011	942	7,095	.753					1		1
2012	748									
2013	685	508	.074							
2014	1,086	1,467	.135						1	1
TOTAL	4,379	10,333	.236						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											1,263
2011					3,705					1,445	1,945
2013											508
2014					1,141					178	148
TOTAL					4,846					1,623	3,864

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											1,245
2011		2	99	63	5,567			19	21	1,840	1,885
2013											497
2014		17	1,032	617	1,102		2	75	49	125	146
TOTAL		19	1,131	680	6,669		2	94	70	1,965	3,773

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,246	9,384	3,773	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-60,709	-23,828	32	
TOTAL LOSSES			3,805	
EXPECTED LOSSES	116,525	67,743	9,197	
CREDIBILITY	.00	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.087	.087
INDICATED (POST-TEST)	.000	.000	.100	.100
PRES. ON RATE LEVEL	2.394	1.392	.189	3.975
DERIVED BY FORMULA	2.394	1.378	.187	3.959
UNDERLYING PRES. RATE	2.661	1.547	.210	4.418
PROPOSED	2.394	1.378	.187	3.959

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	4.130
IND. RATES				4.13	MINIMUM PREMIUM	
MAN. RATES	4.31	4.57	4.59	+ 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	
2010	108,210	2,776,330	2.565			4	6	42	52	
2011	116,496	2,414,170	2.072			1	13	63	77	
2012	117,908	2,296,465	1.947				11	47	58	
2013	114,921	1,689,589	1.470			1	10	31	42	
2014	118,420	1,025,035	.865				6	22	28	
TOTAL	575,955	10,201,589	1.771			6	46	205	257	
O.D.		54,970	.009					3	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			609,359	281,769	474,712			720,388	66,366	364,905	258,831
2011			137,572	565,745	387,269			238,908	289,685	593,700	201,291
2012				680,447	228,779				726,063	469,468	191,708
2013			137,470	322,531	335,671			118,667	225,339	393,971	155,940
2014				169,800	170,339				275,059	277,222	132,615
TOTAL			884,401	2,020,292	1,596,770			1,077,963	1,582,512	2,099,266	940,385
O.D.					31,598					15,949	7,423

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			791,067	416,455	737,227			1,187,096	91,386	496,271	255,207
2011		1,575	240,339	791,174	590,489		9,939	481,359	353,515	763,425	195,051
2012		3,344	165,186	896,967	317,837		6,137	190,521	817,964	552,363	188,832
2013	80	4,608	452,230	426,897	429,385	1,590	6,568	380,641	256,828	421,491	152,509
2014	53	5,599	350,586	246,175	191,452	606	18,860	355,346	242,777	221,424	130,493
TOTAL	133	15,126	1,999,408	2,777,668	2,266,390	2,196	41,504	2,594,963	1,762,470	2,454,974	922,092
O.D.		4	215	137	48,485		6	297	292	20,230	7,273

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,653,852	9,330,646	929,365			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,057,886	-2,711,930	3,993			
TOTAL LOSSES	1,595,966	6,618,716	933,358			
EXPECTED LOSSES	5,874,741	7,648,683	1,226,784			
CREDIBILITY	.09	.27	.41			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.277	1.149	.162	1.588		
INDICATED (POST-TEST)	.319	1.322	.186	1.827		
PRES. ON RATE LEVEL	.918	1.195	.191	2.304		
DERIVED BY FORMULA	.864	1.229	.189	2.282		
UNDERLYING PRES. RATE	1.020	1.328	.213	2.561		
PROPOSED	.864	1.229	.189	2.282		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.381
IND. RATES				2.38	MINIMUM PREMIUM	
MAN. RATES	2.51	2.66	2.66	+ 2.38	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	10,704	165,315	1,544						8	8
2011	10,069	324,402	3,221			1			2	3
2012	8,220	29,971	.364				1		2	3
2013	9,064	94,139	1,038	1					1	1
2014	10,125	682,129	6,737			1			2	3
TOTAL	48,182	1,295,956	2,690	1		2		1	14	18
O.D.		213								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					59,321					90,605	15,389
2011			121,216		11,038			84,462		94,925	12,761
2012				1,502	4,290				3,185	11,005	9,989
2013	82,604										11,535
2014			233,000		14,318			400,000		23,231	11,580
TOTAL	82,604		354,216	1,502	88,967			484,462	3,185	219,766	61,254
O.D.											213

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					92,125					123,223	15,174
2011		1,159	170,065	1,012	18,828		3,465	160,215	2,340	122,177	12,365
2012		13	714	2,198	5,627		38	1,295	4,024	12,492	9,839
2013	134,685										11,281
2014	178	5,502	247,953	33,610	42,029	1,158	53,552	572,817	47,255	50,841	11,395
TOTAL	134,863	6,674	418,732	36,820	158,609	1,158	57,055	734,327	53,619	308,733	60,054
O.D.											206

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,352,809	557,781	60,260			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-388,691	-178,944	222			
TOTAL LOSSES	964,118	378,837	60,482			
EXPECTED LOSSES	737,185	502,540	68,419			
CREDIBILITY	.02	.05	.08			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.001	.786	.126	2.913		
INDICATED (POST-TEST)	2.303	.905	.145	3.353		
PRES. ON RATE LEVEL	1.377	.938	.128	2.443		
DERIVED BY FORMULA	1.396	.936	.129	2.461		
UNDERLYING PRES. RATE	1.530	1.043	.142	2.715		
PROPOSED	1.396	.936	.129	2.461		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.567
IND. RATES				2.57	MINIMUM PREMIUM	
MAN. RATES	2.61	2.77	2.82	+ 2.57	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1,386									
2011	1,433	8,738	.609							
2012	1,425									
2013	1,485	44,360	2.987						1	1
2014	1,524									
TOTAL	7,253	53,098	.732						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											8,738
2013					20,327					20,837	3,196
TOTAL					20,327					20,837	11,934

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											8,467
2013	2	72	5,341	3,048	23,819	10	52	2,962	2,226	21,117	3,126
TOTAL	2	72	5,341	3,048	23,819	10	52	2,962	2,226	21,117	11,593

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,439	50,210	11,593	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-25,695	-34,014	40	
TOTAL LOSSES		16,196	11,633	
EXPECTED LOSSES	49,320	96,030	11,750	
CREDIBILITY	.00	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.223	.160	.383
INDICATED (POST-TEST)	.000	.257	.184	.441
PRES. ON RATE LEVEL	.612	1.191	.146	1.949
DERIVED BY FORMULA	.612	1.182	.147	1.941
UNDERLYING PRES. RATE	.680	1.324	.162	2.166
PROPOSED	.612	1.182	.147	1.941

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.025
IND. RATES				2.03	MINIMUM PREMIUM	
MAN. RATES	2.13	2.26	2.25	+ 2.03	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	13,431	646,396	4.812			1			5	6
2011	14,429	187,815	1.301					2	4	6
2012	14,769	362,767	2.456					4	5	9
2013	16,247	278,318	1.713					2	7	9
2014	16,992	375,015	2.207					2	7	9
TOTAL	75,868	1,850,311	2.439			1		10	28	39
O.D.		96								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			197,778		36,416			323,534		49,073	39,595
2011				104,325	14,099				14,984	45,722	8,685
2012				148,073	20,212				149,863	33,380	11,239
2013				91,625	31,440				59,147	75,394	20,712
2014				189,372	33,487				59,650	36,513	55,993
TOTAL			197,778	533,395	135,654			323,534	283,644	240,082	136,224
O.D.											96

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			286,580		56,553			679,098		66,740	39,041
2011		24	7,259	144,759	22,300		20	1,844	18,365	58,427	8,416
2012		688	33,215	193,471	30,702		1,211	36,078	165,733	42,516	11,070
2013	8	723	62,035	109,369	44,018	145	852	42,690	62,078	80,305	20,256
2014	38	3,824	249,401	189,928	62,600	116	3,775	67,179	45,968	31,619	55,097
TOTAL	46	5,259	638,490	637,527	216,173	261	5,858	826,889	292,144	279,607	133,880
O.D.											95

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,476,803	1,425,451	133,975			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-433,895	-298,075	357			
TOTAL LOSSES	1,042,908	1,127,376	134,332			
EXPECTED LOSSES	838,341	846,688	103,939			
CREDIBILITY	.02	.07	.11			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.375	1.486	.177	3.038		
INDICATED (POST-TEST)	1.583	1.710	.204	3.497		
PRES. ON RATE LEVEL	.994	1.004	.124	2.122		
DERIVED BY FORMULA	1.006	1.053	.133	2.192		
UNDERLYING PRES. RATE	1.105	1.116	.137	2.358		
PROPOSED	1.006	1.053	.133	2.192		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.287
IND. RATES				2.29	MINIMUM PREMIUM	
MAN. RATES	2.19	2.32	2.45	+ 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	
2010	10,280	511,889	4.979			1				1
2011	10,824	221,306	2.044				1		2	3
2012	9,295	280,836	3.021			1			4	5
2013	8,659	2,859,040	33.018			2			3	5
2014	9,218	108,181	1.173					1	5	6
TOTAL	48,276	3,981,252	8.247			4		2	14	20
O.D.		450								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			365,798					128,306			17,785
2011				101,607	35,699				19,765	42,016	22,219
2012			193,277		7,214			30,712		20,890	28,743
2013			1,007,321		8,435			1,788,125		22,546	32,613
2014				43,500	14,757				17,444	14,588	17,892
TOTAL			1,566,396	145,107	66,105			1,947,143	37,209	100,040	119,252
O.D.											450

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			530,041					269,314			17,536
2011		34	7,657	141,357	54,727		21	2,189	23,959	53,765	21,530
2012	46	1,817	259,322	4,913	17,394	329	833	56,860	2,079	24,564	28,312
2013	130	4,114	557,841	27,243	44,236	4,199	12,782	839,412	39,189	53,317	31,896
2014	10	987	63,677	47,452	21,190	37	1,148	21,286	14,550	11,959	17,606
TOTAL	186	6,952	1,418,538	220,965	137,547	4,565	14,784	1,189,061	79,777	143,605	116,880
O.D.											443

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,634,086	581,894	117,323			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-516,922	-232,008	277			
TOTAL LOSSES	2,117,164	349,886	117,600			
EXPECTED LOSSES	980,969	648,346	90,277			
CREDIBILITY	.02	.05	.08			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.386	.725	.244	5.355		
INDICATED (POST-TEST)	5.048	.834	.281	6.163		
PRES. ON RATE LEVEL	1.828	1.209	.168	3.205		
DERIVED BY FORMULA	1.892	1.190	.177	3.259		
UNDERLYING PRES. RATE	2.032	1.343	.187	3.562		
PROPOSED	1.892	1.190	.177	3.259		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	3.400
IND. RATES				3.40	MINIMUM PREMIUM	
MAN. RATES	3.40	3.61	3.70	+ 3.40	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
2010	149,583	7,535,257	5.037			149,583			8	31	60	99
2011	157,230	6,228,095	3.961			157,230			6	26	52	84
2012	156,741	5,859,013	3.738			156,741			9	31	54	94
2013	167,937	4,144,117	2.467			167,937			3	31	54	88
2014	175,396	3,370,511	1.921			175,396			1	9	72	82
TOTAL	806,887	27,136,993	3.363			806,887			27	128	292	447
O.D.		32,516	.004								1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,730,834	1,251,395	631,907			1,242,903	1,452,478	731,647	494,093
2011			1,027,686	530,284	353,169			2,872,993	426,780	468,589	548,594
2012			1,432,111	1,309,291	609,254			512,572	858,788	753,179	383,818
2013			490,542	947,128	710,833			148,509	644,850	711,035	491,220
2014			124,978	380,165	935,740			50,063	248,257	1,092,177	539,131
TOTAL			4,806,151	4,418,263	3,240,903			4,827,040	3,631,153	3,756,627	2,456,856
O.D.					25,945					1,859	4,712

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,887,189	1,849,565	981,353			1,712,677	2,000,065	995,042	487,176
2011		8,423	1,247,218	746,397	552,220		31,932	1,515,242	519,754	613,956	531,588
2012	333	20,063	2,250,048	1,769,077	890,857	5,476	20,993	1,166,591	994,896	893,649	378,061
2013	265	13,396	1,366,102	1,217,552	945,637	2,748	12,841	703,531	676,134	772,286	480,413
2014	287	24,246	1,420,448	865,636	979,337	1,282	35,488	748,191	462,780	789,118	530,505
TOTAL	885	66,128	8,171,005	6,448,227	4,349,404	9,506	101,254	5,846,232	4,653,629	4,064,051	2,407,743
O.D.		35	2,403	1,510	33,750		1	96	91	2,092	4,630

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,197,545	19,552,754	2,412,373			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,417,935	-5,645,537	9,966			
TOTAL LOSSES	7,779,610	13,907,217	2,422,339			
EXPECTED LOSSES	12,353,440	15,984,431	2,961,275			
CREDIBILITY	.12	.34	.51			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.964	1.724	.300	2.988		
INDICATED (POST-TEST)	1.110	1.984	.345	3.439		
PRES. ON RATE LEVEL	1.378	1.783	.329	3.490		
DERIVED BY FORMULA	1.346	1.851	.337	3.534		
UNDERLYING PRES. RATE	1.531	1.981	.367	3.879		
PROPOSED	1.329	1.828	.333	3.490		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	3.641
IND. RATES				3.64	MINIMUM PREMIUM	
MAN. RATES	3.76	3.99	4.03	+ 3.64	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	41,673	1,077,488	2.585			1	4	14	19	
2011	42,443	374,951	.883				1	14	15	
2012	42,580	1,037,116	2.435			1	4	13	18	
2013	40,358	528,106	1.308	1			2	7	10	
2014	40,902	351,884	.860					12	12	
TOTAL	207,956	3,369,545	1.620	1		2	11	60	74	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			147,109	209,584	101,352			250,032	199,597	60,103	109,711
2011				35,433	79,947				1,396	204,324	53,851
2012			124,044	174,960	158,112			23,986	111,913	359,772	84,329
2013	3,000			105,016	16,361	79,359			219,195	54,146	51,029
2014					57,183					249,508	45,193
TOTAL	3,000		271,153	524,993	412,955	79,359		274,018	532,101	927,853	344,113

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			213,161	309,766	157,401			524,817	274,846	81,739	108,175
2011		42	4,474	50,428	120,507		94	2,843	4,634	260,271	52,182
2012	29	2,143	217,668	239,296	216,022	258	1,847	87,630	140,943	409,469	83,064
2013	4,902	762	65,932	122,407	27,395	152,350	2,589	126,202	206,007	69,309	49,906
2014	4	898	51,734	30,913	55,144	173	3,372	104,497	70,595	173,259	44,470
TOTAL	4,935	3,845	552,969	752,810	576,469	152,781	7,902	845,989	697,025	994,047	337,797

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,568,421	3,020,351	337,797	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-895,367	-730,735	1,013	
TOTAL LOSSES	673,054	2,289,616	338,810	
EXPECTED LOSSES	1,711,477	2,052,526	320,251	
CREDIBILITY	.05	.14	.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.324	1.101	.163	1.588
INDICATED (POST-TEST)	.373	1.267	.188	1.828
PRES. ON RATE LEVEL	.741	.887	.139	1.767
DERIVED BY FORMULA	.723	.940	.149	1.812
UNDERLYING PRES. RATE	.823	.987	.154	1.964
PROPOSED	.723	.940	.149	1.812

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.890
IND. RATES				1.89	MINIMUM PREMIUM	
MAN. RATES	1.83	1.94	2.04	+ 1.89	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1,757									
2011	3,859									
2012	6,696									
2013	6,495									
2014	2,353									
TOTAL	21,160									

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.	-65,032	-13,730	4	
TOTAL LOSSES			4	
EXPECTED LOSSES	127,596	38,300	1,694	
CREDIBILITY	.01	.03	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.543	.163	.007	.713
DERIVED BY FORMULA	.538	.158	.007	.703
UNDERLYING PRES. RATE	.603	.181	.008	.792
PROPOSED	.538	.158	.007	.703

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	TOTAL
IND. RATES				.81	MINIMUM PREMIUM	.813
MAN. RATES	.81	.86	.89	+ .81	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	121,751	1,545,004	1.268			2	4	28	34
2011	124,100	879,879	.709				5	22	27
2012	115,707	1,809,207	1.563			3	2	34	39
2013	115,422	1,657,500	1.436				6	44	50
2014	97,278	1,193,302	1.226				4	31	35
TOTAL	574,258	7,084,892	1.234			5	21	159	185
O.D.		12,418	.002					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			287,278	133,789	147,044			342,902	88,902	360,004	185,085
2011				252,352	86,298				77,283	234,752	229,194
2012			411,239	26,147	228,000			372,419	31,039	519,128	221,235
2013				169,133	364,092				55,626	874,495	194,154
2014				170,065	233,212				125,191	406,839	257,995
TOTAL			698,517	751,486	1,058,646			715,321	378,041	2,395,218	1,087,663
O.D.					2,283					6,769	3,366

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			416,266	197,740	228,359			719,751	122,418	489,604	182,494
2011		88	18,950	351,040	132,370		107	9,496	94,711	299,988	222,089
2012	95	4,257	576,983	56,774	314,419	3,975	10,567	710,189	72,233	598,099	217,916
2013	27	2,380	194,933	247,776	439,886	468	2,792	154,395	144,200	889,904	189,883
2014	58	6,626	407,782	280,392	252,128	469	12,387	279,272	189,913	295,671	253,867
TOTAL	180	13,351	1,614,914	1,133,722	1,367,162	4,912	25,853	1,873,103	623,475	2,573,266	1,066,249
O.D.		3	259	149	3,169		4	248	184	8,606	3,283

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,532,827	5,709,733	1,069,532			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,654,434	-1,681,668	3,709			
TOTAL LOSSES	1,878,393	4,028,065	1,073,241			
EXPECTED LOSSES	3,129,706	4,674,460	1,263,367			
CREDIBILITY	.09	.27	.41			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.327	.701	.187	1.215		
INDICATED (POST-TEST)	.376	.807	.215	1.398		
PRES. ON RATE LEVEL	.490	.733	.198	1.421		
DERIVED BY FORMULA	.480	.753	.205	1.438		
UNDERLYING PRES. RATE	.545	.814	.220	1.579		
PROPOSED	.474	.744	.203	1.421		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.482
IND. RATES				1.48	MINIMUM PREMIUM	
MAN. RATES	1.50	1.59	1.64	+ 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	
2010	35,303									
2011	40,439									
2012	38,948									
2013	33,237									
2014	31,424									
TOTAL	179,351									

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.	-592,071	-2,572	5			
TOTAL LOSSES			5			
EXPECTED LOSSES	1,128,118	7,174	1,792			
CREDIBILITY	.04	.13	.19			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.000	.000		
INDICATED (POST-TEST)	.000	.000	.000	.000		
PRES. ON RATE LEVEL	.566	.004	.000	.570		
DERIVED BY FORMULA	.543	.003	.000	.546		
UNDERLYING PRES. RATE	.629	.004	.001	.634		
PROPOSED	.543	.003	.000	.546		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	.522
IND. RATES				.52	MINIMUM PREMIUM	
MAN. RATES	.50	.50	.63	+ .52	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	59,330	641,805	1.081				7	20	27
2011	60,879	2,061,373	3.386			1	10	25	36
2012	66,071	2,000,958	3.028			4	3	15	22
2013	65,938	2,145,010	3.253			4	5	19	28
2014	65,752	1,603,749	2.439			1	2	19	22
TOTAL	317,970	8,452,895	2.658			10	27	98	135
O.D.		81,793	.025				1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				144,595	82,427				139,447	141,292	134,044
2011			114,717	539,521	370,290			9,040	344,190	546,382	137,233
2012			706,897	259,330	154,569			418,310	144,777	226,865	90,210
2013			587,789	284,771	153,807			642,723	145,927	182,636	147,357
2014			130,730	66,400	244,341			56,551	364,848	546,305	194,574
TOTAL			1,540,133	1,294,617	1,005,434			1,126,624	1,139,189	1,643,480	703,418
O.D.				56,390	5,691				8,150	7,846	3,716

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				213,711	128,010				192,018	192,158	132,167
2011		1,349	206,145	754,403	564,278		610	52,646	414,606	700,394	132,979
2012	167	7,974	1,015,203	362,204	238,079	4,469	12,405	804,697	184,081	274,459	88,857
2013	202	7,891	950,313	383,056	248,446	5,765	18,551	1,186,437	200,373	234,111	144,115
2014	149	8,116	437,954	207,781	263,093	1,096	35,478	630,710	378,665	422,943	191,461
TOTAL	518	25,330	2,609,615	1,921,155	1,441,906	11,330	67,044	2,674,490	1,369,743	1,824,065	689,579
O.D.		274	13,400	74,070	8,368	2	77	2,626	9,535	8,661	3,656

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,404,706	6,657,503	693,235	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,138,253	-1,837,214	2,711	
TOTAL LOSSES	3,266,453	4,820,289	695,946	
EXPECTED LOSSES	4,114,532	5,189,271	826,722	
CREDIBILITY	.06	.18	.28	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.027	1.516	.219	2.762
INDICATED (POST-TEST)	1.182	1.745	.252	3.179
PRES. ON RATE LEVEL	1.164	1.469	.234	2.867
DERIVED BY FORMULA	1.165	1.519	.239	2.923
UNDERLYING PRES. RATE	1.294	1.632	.260	3.186
PROPOSED	1.165	1.519	.239	2.923

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	3.049
IND. RATES				3.05	MINIMUM PREMIUM	
MAN. RATES	3.01	3.19	3.31	+ 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	
2010	29,381									
2011	35,889									
2012	46,812									
2013	49,842									
2014	46,966									
TOTAL	208,890									

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.	-497,571	-66,462	22	
TOTAL LOSSES			22	
EXPECTED LOSSES	975,516	190,090	6,266	
CREDIBILITY	.05	.14	.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.420	.082	.003	.505
DERIVED BY FORMULA	.399	.071	.002	.472
UNDERLYING PRES. RATE	.467	.091	.003	.561
PROPOSED	.399	.071	.002	.472

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	TOTAL
IND. RATES				.55	MINIMUM PREMIUM	.545
MAN. RATES	.50	.50	.63	+ .55	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	25,027	1,191,633	4.761			2	3	17	22
2011	23,568	2,846,654	12.078			8	5	7	20
2012	24,884	1,393,526	5.600			2	8	17	27
2013	25,658	1,067,965	4.162				9	13	22
2014	32,766	617,625	1.884				3	10	13
TOTAL	131,903	7,117,403	5.396			12	28	64	104
O.D.		12,299	.009					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			276,311	204,214	302,368			49,654	124,324	161,335	73,427
2011			1,716,368	102,107	286,058			566,391	89,379	29,497	56,854
2012			260,873	483,369	148,576			118,794	177,340	146,401	58,173
2013				337,198	261,843				266,979	147,147	54,798
2014				55,620	280,648				37,930	214,540	28,887
TOTAL			2,253,552	1,182,508	1,279,493			734,839	695,952	698,920	272,139
O.D.					5,269					3,600	3,430

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			400,375	301,828	469,578			104,224	171,194	219,415	72,399
2011		16,484	2,418,235	157,969	462,662		22,957	1,073,620	112,389	47,184	55,092
2012	60	4,794	465,173	642,439	218,467	1,272	4,678	263,964	205,448	174,703	57,300
2013	35	3,182	266,720	424,406	333,218	551	3,348	165,257	259,583	166,703	53,592
2014	49	5,384	318,311	202,213	279,562	204	4,993	122,855	83,366	152,970	28,425
TOTAL	144	29,844	3,868,814	1,728,855	1,763,487	2,027	35,976	1,729,920	831,980	760,975	266,808
O.D.		7	487	307	6,853		3	186	176	4,051	3,324

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,667,408	5,096,684	270,132			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,597,916	-1,084,771	1,411			
TOTAL LOSSES	4,069,492	4,011,913	271,543			
EXPECTED LOSSES	3,095,763	3,102,358	391,751			
CREDIBILITY	.03	.10	.15			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.085	3.042	.206	6.333		
INDICATED (POST-TEST)	3.551	3.501	.237	7.289		
PRES. ON RATE LEVEL	2.112	2.116	.267	4.495		
DERIVED BY FORMULA	2.155	2.255	.263	4.673		
UNDERLYING PRES. RATE	2.347	2.352	.297	4.996		
PROPOSED	2.155	2.255	.263	4.673		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	4.875
IND. RATES				4.88	MINIMUM PREMIUM	
MAN. RATES	4.61	4.89	5.19	+ 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			
2010	18,518	422,774	2.283				4	9				
2011	20,393	657,969	3.226				5	12				
2012	17,635	338,870	1.921			1	2	6				
2013	16,638	181,478	1.090				1	7				
2014	17,915	308,262	1.720					12				
TOTAL	91,099	1,909,353	2.096				1	12	46			59

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				227,362	32,315				114,348	28,589	20,160
2011			188,000	83,075	36,282			152,807	57,097	105,736	34,972
2012				117,365	17,031				129,141	40,735	34,598
2013				18,303	57,273				15,960	63,506	26,436
2014					128,378					133,210	46,674
TOTAL			188,000	446,105	271,279			152,807	316,546	371,776	162,840

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				336,041	50,184				157,458	38,881	19,878
2011		1,820	269,753	116,975	58,885		6,233	293,675	70,709	137,683	33,888
2012		544	26,413	153,409	25,647		1,053	31,707	143,396	50,110	34,079
2013	4	320	25,788	29,488	68,542	55	336	17,651	21,358	65,416	25,854
2014	16	2,002	116,164	69,416	123,801	92	1,792	55,793	37,694	92,507	45,927
TOTAL	20	4,686	438,118	705,329	327,059	147	9,414	398,826	430,615	384,597	159,626

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	851,211	1,847,600	159,626			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-537,562	-398,565	575			
TOTAL LOSSES	313,649	1,449,035	160,201			
EXPECTED LOSSES	1,023,952	1,116,874	183,108			
CREDIBILITY	.03	.08	.12			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.344	1.591	.176	2.111		
INDICATED (POST-TEST)	.396	1.831	.203	2.430		
PRES. ON RATE LEVEL	1.011	1.103	.181	2.295		
DERIVED BY FORMULA	.993	1.161	.184	2.338		
UNDERLYING PRES. RATE	1.124	1.226	.201	2.551		
PROPOSED	.993	1.161	.184	2.338		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.439
IND. RATES				2.44	MINIMUM PREMIUM	
MAN. RATES	2.42	2.57	2.65	+ 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	
2010	430	327	.076							
2011	513	593	.115							
2012	566	564	.099					1		1
2013	665	9,094	1.367					1		1
2014	723	26,016	3.598					2		2
TOTAL	2,897	36,594	1.263					4		4

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					123					441	
2013					3,202					5,747	145
2014					8,120					17,896	
TOTAL					11,445					24,084	1,065

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											322
2011											575
2012			11	7	160			24	22	497	
2013		13	843	482	3,751	2	14	815	613	5,824	142
2014	1	128	7,345	4,390	7,831	13	240	7,491	5,065	12,426	
TOTAL	1	141	8,199	4,879	11,742	15	254	8,330	5,700	18,747	1,039

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	16,940	41,068	1,039	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-15,413	-8,214	10	
TOTAL LOSSES	1,527	32,854	1,049	
EXPECTED LOSSES	30,187	23,611	2,492	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.053	1.134	.036	1.223
INDICATED (POST-TEST)	.061	1.305	.041	1.407
PRES. ON RATE LEVEL	.938	.733	.077	1.748
DERIVED BY FORMULA	.938	.739	.077	1.754
UNDERLYING PRES. RATE	1.042	.815	.086	1.943
PROPOSED	.935	.736	.077	1.748

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.674
IND. RATES				1.67	MINIMUM PREMIUM	
MAN. RATES	1.88	1.99	1.93	+ 1.67	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1,882									
2011	2,033									
2012	2,090									
2013	2,251									
2014	2,429									
TOTAL	10,685									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,794	-790		
TOTAL LOSSES				
EXPECTED LOSSES	13,144	2,244		
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.111	.019	.000	.130
DERIVED BY FORMULA	.110	.019	.000	.129
UNDERLYING PRES. RATE	.123	.021	.000	.144
PROPOSED	.110	.019	.000	.129

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	TOTAL
IND. RATES				.13	MINIMUM PREMIUM	.134
MAN. RATES	.14	.15	.15	+ .13	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	29,962	1,903,968	6.354			1	12	25	38
2011	46,995	2,116,300	4.503			1	20	24	45
2012	38,359	1,071,650	2.793				7	27	34
2013	47,186	1,549,735	3.284				12	30	42
2014	45,041	1,461,700	3.245			1	6	32	39
TOTAL	207,543	8,103,353	3.904			3	57	138	198
O.D.		80,275	.038				1	5	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			113,761	510,309	367,819			99,641	308,456	287,563	216,419
2011			215,088	925,187	147,855			114,367	503,846	59,470	150,487
2012				321,859	234,326				146,070	202,115	167,280
2013				446,882	357,228				343,587	259,898	142,140
2014			135,233	262,227	250,723			82,198	180,968	366,292	184,059
TOTAL			464,082	2,466,464	1,357,951			296,206	1,482,927	1,175,338	860,385
O.D.				5,836	46,121				1,119	7,285	19,914

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			164,840	754,236	571,224			209,146	424,744	391,086	213,389
2011		2,289	366,232	1,285,623	236,043		4,654	257,487	597,255	83,784	145,822
2012		1,747	89,819	431,609	314,390		1,334	43,831	169,815	232,307	164,771
2013	50	4,241	356,165	564,000	453,584	733	4,486	222,699	341,611	286,020	139,013
2014	189	11,737	675,127	389,431	301,151	771	26,518	433,712	220,646	280,959	181,114
TOTAL	239	20,014	1,652,183	3,424,899	1,876,392	1,504	36,992	1,166,875	1,754,071	1,274,156	844,109
O.D.		43	3,219	9,866	64,064		1	167	1,392	9,575	19,406

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,881,237	8,414,415	863,515	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,912,136	-2,275,656	4,141	
TOTAL LOSSES	969,101	6,138,759	867,656	
EXPECTED LOSSES	3,702,567	6,450,437	1,214,127	
CREDIBILITY	.05	.14	.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.467	2.958	.418	3.843
INDICATED (POST-TEST)	.538	3.405	.481	4.424
PRES. ON RATE LEVEL	1.605	2.797	.526	4.928
DERIVED BY FORMULA	1.552	2.882	.517	4.951
UNDERLYING PRES. RATE	1.784	3.108	.585	5.477
PROPOSED	1.545	2.869	.514	4.928

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	5.141
IND. RATES				5.14	MINIMUM PREMIUM	
MAN. RATES	4.51	4.78	5.69	+ 5.14	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	31,317	459,783	1.468				2	12	14	
2011	36,799	1,494,274	4.060			3	1	21	25	
2012	30,772	1,026,038	3.334				5	14	19	
2013	28,886	256,213	.886				2	6	8	
2014	35,972	875,961	2.435			1		19	20	
TOTAL	163,746	4,112,269	2.511			4	10	72	86	
O.D.		2,088	.001							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				61,005	116,055				21,020	108,167	153,536
2011			457,868	84,179	202,241			367,940	33,526	194,060	154,460
2012				211,074	328,129				126,030	251,288	109,517
2013				19,716	21,326				17,502	70,831	126,838
2014			154,840		336,383			89,150		179,658	115,930
TOTAL			612,708	375,974	1,004,134			457,090	198,078	804,004	660,281
O.D.											2,088

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				90,165	180,234				28,945	147,106	151,386
2011		4,456	652,216	123,133	313,250		14,991	697,765	46,585	253,120	149,672
2012		1,373	75,062	293,211	433,119		1,222	41,754	150,274	287,006	107,874
2013	2	207	17,173	25,713	26,534	64	373	19,531	23,548	72,933	124,048
2014	167	8,998	470,267	200,153	344,325	397	15,028	208,532	60,464	132,978	114,075
TOTAL	169	15,034	1,214,718	732,375	1,297,462	461	31,614	967,582	309,816	893,143	647,055
O.D.											2,058

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,229,578	3,232,796	649,113	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-981,381	-1,180,430	2,628	
TOTAL LOSSES	1,248,197	2,052,366	651,741	
EXPECTED LOSSES	1,883,080	3,333,869	789,256	
CREDIBILITY	.04	.12	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.762	1.253	.398	2.413
INDICATED (POST-TEST)	.877	1.442	.458	2.777
PRES. ON RATE LEVEL	1.035	1.832	.433	3.300
DERIVED BY FORMULA	1.029	1.785	.438	3.252
UNDERLYING PRES. RATE	1.150	2.036	.482	3.668
PROPOSED	1.029	1.785	.438	3.252

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	3.393
IND. RATES				3.39	MINIMUM PREMIUM	
MAN. RATES	3.44	3.65	3.81	+ 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	
2010	6,253	364,595	5.830						6	6
2011	4,262	187,524	4.399					2	5	7
2012	4,388	5,627	.128						2	2
2013	5,648	251,049	4.444					3	4	7
2014	7,891	10,971	.139						2	2
TOTAL	28,442	819,766	2.882					5	19	24
O.D.		250								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					113,873					206,742	43,980
2011				53,135	15,812				33,586	54,942	30,049
2012					2,180					988	2,459
2013				129,971	12,013				77,933	25,266	5,866
2014					929					7,888	2,154
TOTAL				183,106	144,807				111,519	295,826	84,508
O.D.											250

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					176,846					281,169	43,364
2011		20	3,929	73,875	24,327		25	3,494	40,471	70,402	29,117
2012			201	126	2,837			50	47	1,111	2,422
2013	13	909	79,445	150,260	24,246	151	934	45,725	73,882	30,736	5,737
2014		16	836	500	896	5	107	3,304	2,231	5,477	2,120
TOTAL	13	945	84,411	224,761	229,152	156	1,066	52,573	116,631	388,895	82,760
O.D.											242

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	139,164	959,439	83,002	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-158,085	-183,800	268	
TOTAL LOSSES		775,639	83,270	
EXPECTED LOSSES	304,899	529,022	69,684	
CREDIBILITY	.01	.04	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.727	.293	3.020
INDICATED (POST-TEST)	.000	3.139	.337	3.476
PRES. ON RATE LEVEL	.965	1.674	.220	2.859
DERIVED BY FORMULA	.955	1.733	.227	2.915
UNDERLYING PRES. RATE	1.072	1.860	.245	3.177
PROPOSED	.955	1.733	.227	2.915

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	3.041
IND. RATES				3.04	MINIMUM PREMIUM	
MAN. RATES	3.16	3.35	3.30	+ 3.04	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	6,047	33,150	.548						2	2
2011	5,722	138,697	2.423				1		2	3
2012	6,894	540,219	7.836				4		3	7
2013	9,095	104,194	1.145				1		4	5
2014	4,609	125,419	2.721				1		4	5
TOTAL	32,367	941,679	2.909				7		15	22
O.D.		5,785	.017						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					1,613					5,325	26,212
2011				33,152	13,607				42,982	26,389	22,567
2012				270,008	34,509				183,528	15,485	36,689
2013				41,096	19,805				12,816	7,821	22,656
2014				37,440	14,248				20,063	41,478	12,190
TOTAL				381,696	83,782				259,389	96,498	120,314
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
2010					2,505					7,242	25,845
2011		12	2,552	46,155	20,800		11	3,888	51,151	34,152	21,867
2012		1,253	60,343	352,651	52,922		1,457	42,888	201,719	23,476	36,139
2013	5	341	29,325	49,907	26,428	26	161	8,046	12,541	8,772	22,158
2014	8	875	56,210	41,675	19,730	57	1,663	34,820	23,721	30,912	11,995
TOTAL	13	2,481	148,430	490,388	122,385	83	3,292	89,642	289,132	104,554	118,004
O.D.					174					7,715	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	243,941	1,014,348	118,004	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-152,746	-191,709	217	
TOTAL LOSSES	91,195	822,639	118,221	
EXPECTED LOSSES	289,685	531,789	75,738	
CREDIBILITY	.01	.04	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.282	2.542	.365	3.189
INDICATED (POST-TEST)	.325	2.926	.420	3.671
PRES. ON RATE LEVEL	.805	1.478	.211	2.494
DERIVED BY FORMULA	.800	1.536	.224	2.560
UNDERLYING PRES. RATE	.895	1.643	.234	2.772
PROPOSED	.800	1.536	.224	2.560

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	TOTAL
IND. RATES				2.67	MINIMUM PREMIUM	
MAN. RATES	2.55	2.70	2.88	+ 2.67	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	2,201	5,809	.263							
2011	2,536	171,311	6.755				1	1		2
2012	2,338	5,810	.248							
2013	2,525	15,993	.633					1		1
2014	2,499	3,241	.129							
TOTAL	12,099	202,164	1.671				1	2		3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											5,809
2011				111,531	15,455				37,026	1,810	5,489
2012											5,810
2013					4,459					5,615	5,919
2014											3,241
TOTAL				111,531	19,914				37,026	7,425	26,268

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											5,728
2011		28	7,772	154,765	24,416			3,071	43,759	2,769	5,319
2012											5,723
2013		18	1,171	669	5,225	2	14	799	601	5,690	5,789
2014											3,189
TOTAL		46	8,943	155,434	29,641	2	14	3,870	44,360	8,459	25,748

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,875	237,894	25,748	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-121,838	-55,824	83	
TOTAL LOSSES		182,070	25,831	
EXPECTED LOSSES	233,874	157,407	25,650	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.505	.213	1.718
INDICATED (POST-TEST)	.000	1.732	.245	1.977
PRES. ON RATE LEVEL	1.739	1.171	.191	3.101
DERIVED BY FORMULA	1.722	1.182	.193	3.097
UNDERLYING PRES. RATE	1.933	1.301	.212	3.446
PROPOSED	1.722	1.182	.193	3.097

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	3.231
IND. RATES				3.23	MINIMUM PREMIUM	
MAN. RATES	3.35	3.55	3.58	+ 3.23	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	13,570	142,591	1.050				2	5	7
2011	13,819	168,920	1.222				1	8	9
2012	14,968	465,190	3.107				3	4	7
2013	14,912	418,908	2.809				5	8	13
2014	13,234	219,597	1.659					11	11
TOTAL	70,503	1,415,206	2.007					11	36

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				18,731	8,913				62,246	14,978	37,723
2011				5,550	65,931				11,201	64,103	22,135
2012				295,355	9,394				113,286	12,120	35,035
2013				176,637	32,470				118,931	80,616	10,254
2014					132,272					78,765	8,560
TOTAL				496,273	248,980				305,664	250,582	113,707

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				27,684	13,842				85,712	20,370	37,195
2011		30	2,125	8,794	99,124		25	1,779	14,168	81,791	21,449
2012		1,334	63,380	384,110	21,009		898	26,604	124,637	17,378	34,509
2013	18	1,289	112,207	206,623	51,881	247	1,530	75,759	117,246	89,524	10,028
2014	16	2,078	119,696	71,520	127,569	55	1,068	32,990	22,289	54,700	8,423
TOTAL	34	4,731	297,408	698,731	313,425	302	3,521	137,132	364,052	263,763	111,604

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	443,128	1,639,971	111,604	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-356,232	-319,574	305	
TOTAL LOSSES	86,896	1,320,397	111,909	
EXPECTED LOSSES	681,765	896,798	97,999	
CREDIBILITY	.02	.07	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.123	1.873	.159	2.155
INDICATED (POST-TEST)	.142	2.156	.183	2.481
PRES. ON RATE LEVEL	.870	1.145	.125	2.140
DERIVED BY FORMULA	.855	1.216	.131	2.202
UNDERLYING PRES. RATE	.967	1.272	.139	2.378
PROPOSED	.855	1.216	.131	2.202

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.297
IND. RATES				2.30	MINIMUM PREMIUM	
MAN. RATES	2.23	2.37	2.47	+ 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
2010	9,605	163,068	1.697				1	2	3
2011	3,864	8,146	.210						
2012	4,256	24,477	.575					1	1
2013	4,462	34,264	.767					1	1
2014	4,647	12,591	.270					2	2
TOTAL	26,834	242,546	.904				1	6	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				91,473	11,474				37,207	7,444	15,470
2011											8,146
2012					1,166					14,908	8,403
2013					6,416					24,891	2,957
2014					5,653					6,726	212
TOTAL				91,473	24,709				37,207	53,969	35,188

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				135,197	17,819				51,234	10,124	15,253
2011											7,893
2012			108	66	1,517		13	763	728	16,780	8,277
2013		22	1,683	962	7,519	12	61	3,539	2,657	25,227	2,892
2014		93	5,118	3,058	5,453	5	87	2,816	1,901	4,670	209
TOTAL		115	6,909	139,283	32,308	17	161	7,118	56,520	56,801	34,524

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,320	284,912	34,524	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-194,349	-105,010	108	
TOTAL LOSSES		179,902	34,632	
EXPECTED LOSSES	355,014	289,002	37,835	
CREDIBILITY	.01	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.670	.129	.799
INDICATED (POST-TEST)	.000	.771	.148	.919
PRES. ON RATE LEVEL	1.190	.969	.127	2.286
DERIVED BY FORMULA	1.178	.961	.128	2.267
UNDERLYING PRES. RATE	1.323	1.077	.141	2.541
PROPOSED	1.178	.961	.128	2.267

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.365
IND. RATES				2.37	MINIMUM PREMIUM	
MAN. RATES	2.49	2.64	2.64	+ 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
2010	322,265	3,575,632	1.109			4	12	78	94
2011	307,712	4,384,272	1.424			4	14	83	101
2012	328,845	3,971,868	1.207	1		2	16	60	79
2013	337,523	4,540,086	1.345			4	22	57	83
2014	325,867	5,536,848	1.699			3	8	59	70
TOTAL	1,622,212	22,008,706	1.357	1		17	72	337	427
O.D.		57,428	.003					4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			882,807	234,506	791,275			292,396	241,414	610,752	522,482
2011			565,975	781,789	618,289			674,956	244,447	981,080	517,736
2012	363,966		494,991	795,828	371,173	5,000		470,489	424,892	531,391	514,138
2013			835,475	999,770	416,989			467,957	649,336	613,458	557,101
2014			763,199	219,245	505,299			774,020	1,675,837	893,489	705,759
TOTAL	363,966		3,542,447	3,031,138	2,703,025	5,000		2,679,818	3,235,926	3,630,170	2,817,216
O.D.					13,001					37,863	6,564

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,279,188	346,600	1,228,849			613,738	332,426	830,626	515,167
2011		5,407	805,172	1,096,984	947,119		23,018	1,081,593	309,329	1,261,060	501,686
2012	433,577	8,695	865,232	1,066,608	527,027	19,565	16,267	979,281	507,491	628,251	506,426
2013	357	15,933	1,758,149	1,254,097	632,543	5,454	20,946	1,238,065	693,830	693,584	544,845
2014	673	28,672	1,460,201	540,216	612,019	3,845	152,131	2,057,754	750,121	760,435	694,467
TOTAL	434,607	58,707	6,167,942	4,304,505	3,947,557	28,864	212,362	5,970,431	2,593,197	4,173,956	2,762,591
O.D.		20	1,338	813	17,211	2	39	1,970	1,740	43,862	6,421

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,876,282	15,082,841	2,769,012			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,676,643	-4,643,593	11,395			
TOTAL LOSSES	7,199,639	10,439,248	2,780,407			
EXPECTED LOSSES	10,868,821	13,075,029	3,536,422			
CREDIBILITY	.18	.54	.82			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.444	.644	.171	1.259		
INDICATED (POST-TEST)	.511	.741	.197	1.449		
PRES. ON RATE LEVEL	.603	.725	.196	1.524		
DERIVED BY FORMULA	.586	.734	.197	1.517		
UNDERLYING PRES. RATE	.670	.806	.218	1.694		
PROPOSED	.586	.734	.197	1.517		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.582
IND. RATES				1.58	MINIMUM PREMIUM	
MAN. RATES	1.66	1.76	1.76	+ 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
2010	655,014	11,504,947	1.756			14	40	176	230
2011	688,851	11,776,550	1.709			12	60	181	253
2012	723,436	11,651,958	1.610		1	11	43	148	203
2013	761,129	13,236,366	1.739			12	50	166	228
2014	786,190	9,110,646	1.158			3	21	195	219
TOTAL	3,614,620	57,280,467	1.585		1	52	214	866	1133
O.D.		194,109	.005				3	4	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			2,541,063	1,524,615	1,827,640			1,368,441	1,249,499	1,850,496	1,143,193
2011			2,030,222	2,108,622	1,320,050			1,548,305	2,051,981	1,747,844	969,526
2012	65,500		2,418,780	2,023,374	1,263,294	200,000		1,081,371	1,838,285	1,532,179	1,229,175
2013			2,143,207	2,123,296	2,352,860			1,402,532	1,695,001	2,307,318	1,212,152
2014			518,131	754,055	2,483,502			201,263	832,500	3,245,267	1,075,928
TOTAL	65,500		9,651,403	8,533,962	9,247,346	200,000		5,601,912	7,667,266	10,683,104	5,629,974
O.D.				87,823	26,844				15,946	29,308	34,188

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			3,681,999	2,253,382	2,838,326			2,872,357	1,720,559	2,516,681	1,127,188
2011		18,945	2,823,012	2,956,169	2,040,992		55,693	2,744,572	2,464,437	2,272,366	939,471
2012	78,548	32,234	3,631,493	2,754,771	1,799,116	592,016	42,051	2,299,288	2,121,997	1,819,128	1,210,737
2013	924	42,399	4,588,235	2,905,347	3,091,694	16,079	61,144	3,641,526	1,900,102	2,537,255	1,185,485
2014	863	64,456	3,674,764	2,088,138	2,582,441	4,104	118,105	2,384,233	1,437,384	2,359,628	1,058,713
TOTAL	80,335	158,034	18,399,503	12,957,807	12,352,569	612,199	276,993	13,941,976	9,644,479	11,505,058	5,521,594
O.D.	1	254	17,816	125,502	34,622	16	301	10,592	25,102	25,315	33,458

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	33,498,020	46,670,454	5,555,052			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-13,734,435	-14,257,417	23,179			
TOTAL LOSSES	19,763,585	32,413,037	5,578,231			
EXPECTED LOSSES	26,495,166	40,411,451	6,867,778			
CREDIBILITY	.31	.93	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.547	.897	.154	1.598		
INDICATED (POST-TEST)	.630	1.032	.177	1.839		
PRES. ON RATE LEVEL	.659	1.006	.171	1.836		
DERIVED BY FORMULA	.650	1.030	.177	1.857		
UNDERLYING PRES. RATE	.733	1.118	.190	2.041		
PROPOSED	.644	1.020	.175	1.839		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.918
IND. RATES				1.92	MINIMUM PREMIUM	
MAN. RATES	1.98	2.10	2.12	+ 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	
2010	189,572	3,628,343	1.913			6	13		67	86
2011	190,134	4,184,472	2.200			6	18		39	63
2012	195,167	3,326,245	1.704			2	9		43	54
2013	200,691	3,343,645	1.666			3	14		48	65
2014	207,877	6,410,813	3.083			1	3		5	41
TOTAL	983,441	20,893,518	2.125			1	20		59	238
O.D.		140,409	.014						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			945,725	294,087	375,080			750,423	346,841	520,675	395,512
2011			916,485	877,866	422,636			305,777	680,853	553,751	427,104
2012			378,103	225,428	406,919			1,110,649	227,368	533,375	444,403
2013			612,577	735,809	285,034			260,530	435,632	566,698	447,365
2014		813,128	517,115	223,750	541,074		2,100,578	532,086	147,563	1,069,961	465,558
TOTAL		813,128	3,370,005	2,356,940	2,030,743		2,100,578	2,959,465	1,838,257	3,244,460	2,179,942
O.D.				91,872					31,904		16,633

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,313,810	434,661	582,502			1,350,979	477,598	708,116	389,975
2011		9,077	1,352,784	1,229,471	661,384		12,633	638,856	815,696	718,459	413,864
2012	68	4,262	474,686	323,196	548,097	5,317	15,447	983,672	292,226	624,902	437,737
2013	255	11,625	1,285,290	919,584	439,752	3,262	13,054	761,359	478,033	619,221	437,523
2014	528	213,441	1,328,776	559,471	626,528	2,593	797,800	1,434,277	449,502	811,330	458,109
TOTAL	851	238,405	5,755,346	3,466,383	2,858,263	11,172	838,934	5,169,143	2,513,055	3,482,028	2,137,208
O.D.	14	1,289	86,551	92,007	12,001	15	553	10,528	31,824	1,330	16,376

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,112,801	12,456,891	2,153,584	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,767,673	-3,568,244	8,714	
TOTAL LOSSES	7,345,128	8,888,647	2,162,298	
EXPECTED LOSSES	9,155,836	10,080,271	2,635,622	
CREDIBILITY	.13	.39	.59	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.747	.904	.220	1.871
INDICATED (POST-TEST)	.860	1.041	.253	2.154
PRES. ON RATE LEVEL	.838	.922	.241	2.001
DERIVED BY FORMULA	.841	.968	.248	2.057
UNDERLYING PRES. RATE	.931	1.025	.268	2.224
PROPOSED	.841	.968	.248	2.057

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	TOTAL
IND. RATES				2.15	MINIMUM PREMIUM	
MAN. RATES	2.03	2.15	2.31	+ 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	
2010	42,405	418,543	.987					4	11	15
2011	45,009	727,146	1.615					2	2	6
2012	44,793	836,244	1.866					1	3	11
2013	43,985	604,908	1.375					1	3	9
2014	45,878	632,950	1.379						1	15
TOTAL	222,070	3,219,791	1.450					1	4	13
O.D.		917								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				57,631	126,576				29,014	136,688	68,634
2011			313,392	9,343	44,559			112,610	124,705	61,721	60,816
2012	165,350		153,581	149,457	53,939			21,659	115,089	116,029	61,140
2013			163,155	108,303	41,641			52,933	81,644	58,094	99,138
2014				119,321	158,818				20,723	262,922	71,166
TOTAL	165,350		630,128	444,055	425,533			187,202	371,175	635,454	360,894
O.D.											917

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				85,179	196,572				39,953	185,896	67,673
2011		3,008	440,726	15,830	72,850		4,589	223,006	149,462	81,869	58,931
2012	196,958	2,185	242,155	200,801	80,979	231	1,590	71,668	132,438	135,132	60,223
2013	60	2,395	281,853	139,646	70,094	623	2,435	142,871	84,766	67,546	96,957
2014	41	4,578	281,780	194,138	172,258	212	4,696	128,154	86,781	184,752	70,027
TOTAL	197,059	12,166	1,246,514	635,594	592,753	1,066	13,310	565,699	493,400	655,195	353,811
O.D.											904

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,035,814	2,376,942	354,715	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,852,458	-774,926	1,353	
TOTAL LOSSES	183,356	1,602,016	356,068	
EXPECTED LOSSES	3,555,341	2,185,169	415,271	
CREDIBILITY	.05	.14	.22	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.083	.721	.160	.964
INDICATED (POST-TEST)	.096	.830	.184	1.110
PRES. ON RATE LEVEL	1.441	.885	.168	2.494
DERIVED BY FORMULA	1.374	.877	.172	2.423
UNDERLYING PRES. RATE	1.601	.984	.187	2.772
PROPOSED	1.374	.877	.172	2.423

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.528
IND. RATES				2.53	MINIMUM PREMIUM	
MAN. RATES	2.77	2.94	2.88	+ 2.53	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	200,974	4,278,022	2.128			10	9	52	71	
2011	197,347	4,257,180	2.157			9	10	42	61	
2012	188,173	3,899,556	2.072			4	15	32	51	
2013	205,347	3,603,357	1.754	1		4	11	34	50	
2014	197,430	1,432,924	.725			1	3	24	28	
TOTAL	989,271	17,471,039	1.766	1		28	48	184	261	
O.D.		49,485	.005				1	2	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,895,264	356,267	345,833			835,984	118,855	527,694	198,125
2011			1,660,201	507,962	271,610			531,381	749,986	362,465	173,575
2012			1,076,498	671,470	284,068			1,117,715	243,750	287,324	218,731
2013	406,838		971,893	592,833	488,981	312		233,091	453,216	284,101	172,092
2014			146,044	252,699	271,760			30,000	157,344	365,561	209,516
TOTAL	406,838		5,749,900	2,381,231	1,662,252	312		2,748,171	1,723,151	1,827,145	972,039
O.D.				6,210	18,224				4,268	19,554	1,229

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			2,746,237	526,562	537,082			1,754,730	163,662	717,664	195,351
2011		16,027	2,365,958	719,582	444,259		21,688	1,066,553	897,106	479,056	168,194
2012	194	11,143	1,277,395	907,809	423,853	6,822	19,069	1,231,136	303,035	353,317	215,450
2013	663,708	14,758	1,711,621	808,206	695,770	3,532	11,828	683,792	461,846	332,275	168,306
2014	200	12,169	694,715	393,448	321,323	577	17,842	334,807	200,685	273,159	206,164
TOTAL	664,102	54,097	8,795,926	3,355,607	2,422,287	10,931	70,427	5,071,018	2,026,334	2,155,471	953,465
O.D.		2	410	8,603	28,368			352	5,041	26,647	1,198

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,667,265	10,028,358	954,663			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,515,532	-3,119,782	3,802			
TOTAL LOSSES	8,151,733	6,908,576	958,465			
EXPECTED LOSSES	12,425,243	8,764,941	1,187,125			
CREDIBILITY	.13	.39	.59			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.824	.698	.097	1.619		
INDICATED (POST-TEST)	.948	.803	.112	1.863		
PRES. ON RATE LEVEL	1.130	.797	.108	2.035		
DERIVED BY FORMULA	1.106	.799	.110	2.015		
UNDERLYING PRES. RATE	1.256	.886	.120	2.262		
PROPOSED	1.106	.799	.110	2.015		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.102
IND. RATES				2.10	MINIMUM PREMIUM	
MAN. RATES	2.23	2.37	2.35	+ 2.10	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	280,030	6,052,418	2.161			10	15	80	105
2011	285,004	6,654,155	2.334			10	33	46	89
2012	276,074	4,544,005	1.645			4	24	43	71
2013	308,212	3,265,873	1.059			3	23	59	85
2014	366,584	4,577,066	1.248			2	15	78	95
TOTAL	1,515,904	25,093,517	1.655			29	110	306	445
O.D.		5,480						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,796,088	683,741	960,289			907,762	215,011	1,024,424	465,103
2011			1,789,020	1,216,996	338,109			1,885,833	456,632	493,948	473,617
2012			558,625	1,435,321	475,661			359,153	703,207	565,173	446,865
2013			519,039	713,230	423,672			122,335	460,847	595,321	431,429
2014			368,897	614,538	846,712			638,764	357,483	1,183,996	566,676
TOTAL			5,031,669	4,663,826	3,044,443			3,913,847	2,193,180	3,862,862	2,383,690
O.D.					1,249					1,083	3,148

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			2,503,106	1,010,568	1,491,327			1,748,592	296,069	1,393,216	458,592
2011		15,472	2,309,410	1,702,423	550,369		58,278	2,741,815	562,731	656,383	458,935
2012	130	12,272	1,095,394	1,904,656	684,604	3,835	15,555	842,607	810,034	671,627	440,162
2013	232	11,075	1,189,596	909,012	593,075	2,144	9,803	542,863	493,741	641,295	421,938
2014	468	31,596	1,817,592	1,052,902	955,809	2,774	101,777	1,505,948	599,099	902,864	557,609
TOTAL	830	70,415	8,915,098	6,579,561	4,275,184	8,753	185,413	7,381,825	2,761,674	4,265,385	2,337,236
O.D.		19	1,131	674	1,204	1	15	454	304	754	3,102

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	16,563,954	17,884,740	2,340,338	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,864,822	-5,324,795	10,743	
TOTAL LOSSES	8,699,132	12,559,945	2,351,081	
EXPECTED LOSSES	15,204,517	15,189,358	3,016,649	
CREDIBILITY	.18	.52	.78	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.574	.829	.155	1.558
INDICATED (POST-TEST)	.661	.954	.178	1.793
PRES. ON RATE LEVEL	.902	.902	.179	1.983
DERIVED BY FORMULA	.859	.929	.178	1.966
UNDERLYING PRES. RATE	1.003	1.002	.199	2.204
PROPOSED	.859	.929	.178	1.966

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.051
IND. RATES				2.05	MINIMUM PREMIUM	
MAN. RATES	2.16	2.29	2.29	+ 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
2010	143,085	3,600,412	2.516			4	11	25	40
2011	158,627	3,771,541	2.377			6	9	36	51
2012	152,692	2,571,095	1.683			3	6	26	35
2013	138,550	3,493,093	2.521			4	12	38	54
2014	175,341	3,453,534	1.969			2	16	42	60
TOTAL	768,295	16,889,675	2.198			19	54	167	240
O.D.		74,873	.009			1		1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,102,267	586,720	264,533			915,290	247,105	336,770	147,727
2011			1,678,458	259,897	218,420			792,566	164,491	486,894	170,815
2012			811,389	354,013	451,886			154,417	242,139	327,120	230,131
2013			984,119	411,167	313,481			913,129	251,780	367,549	251,868
2014			335,615	385,271	503,407			898,517	507,384	534,631	288,709
TOTAL			4,911,848	1,997,068	1,751,727			3,673,919	1,412,899	2,052,964	1,089,250
O.D.	3,000			41,118		26,737			1,295		2,723

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,323,011	867,173	410,823			996,540	340,264	458,008	145,659
2011		15,741	2,316,166	374,871	361,262		30,350	1,419,760	209,784	633,392	165,520
2012	190	9,765	1,202,618	504,903	631,988	1,647	6,298	352,765	286,466	381,472	226,679
2013	309	11,863	1,416,481	567,734	467,071	5,956	19,962	1,255,618	316,175	427,967	246,327
2014	365	21,548	1,211,713	655,946	584,436	3,339	137,984	1,752,761	532,972	491,642	284,090
TOTAL	864	58,917	7,469,989	2,970,627	2,455,580	10,942	194,594	5,777,444	1,685,661	2,392,481	1,068,275
O.D.	4,116			60,772		31,046			1,783		2,650

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,547,912	9,566,904	1,070,925			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,708,416	-2,665,993	4,486			
TOTAL LOSSES	8,839,496	6,900,911	1,075,411			
EXPECTED LOSSES	9,088,930	7,567,706	1,313,784			
CREDIBILITY	.11	.33	.50			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.151	.898	.140	2.189		
INDICATED (POST-TEST)	1.325	1.034	.161	2.520		
PRES. ON RATE LEVEL	1.065	.886	.154	2.105		
DERIVED BY FORMULA	1.094	.935	.158	2.187		
UNDERLYING PRES. RATE	1.183	.985	.171	2.339		
PROPOSED	1.094	.935	.158	2.187		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.281
IND. RATES				2.28	MINIMUM PREMIUM	
MAN. RATES	2.12	2.25	2.43	+ 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
2010	40,279	325,898	.809				1	4	5
2011	52,242	1,678,278	3.212			4	1	4	9
2012	51,551	527,713	1.023				4	8	12
2013	63,939	539,377	.843			2		3	5
2014	65,029	341,304	.524				1	11	12
TOTAL	273,040	3,412,570	1.250			6	7	30	43

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				60,740	94,243				20,492	115,064	35,359
2011			816,793	95,187	18,143			683,670	20,917	10,735	32,833
2012				250,906	39,051				132,200	75,841	29,715
2013			315,970		24,798			151,580		18,696	28,333
2014				60,080	45,267				32,342	163,895	39,720
TOTAL			1,132,763	466,913	221,502			835,250	205,951	384,231	165,960

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				89,774	146,360				28,217	156,487	34,864
2011		7,060	1,040,827	137,207	41,937		23,628	1,099,408	31,446	22,681	31,815
2012		1,173	56,716	328,113	58,261		1,111	34,194	148,462	89,725	29,269
2013	95	3,035	408,078	22,490	53,884	1,308	3,985	261,732	13,391	28,388	27,710
2014	16	1,746	110,473	78,987	53,269	163	3,999	96,768	65,695	117,210	39,084
TOTAL	111	13,014	1,616,094	656,571	353,711	1,471	32,723	1,492,102	287,211	414,491	162,742

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,155,515	1,711,984	162,742	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,471,834	-516,413	914	
TOTAL LOSSES	1,683,681	1,195,571	163,656	
EXPECTED LOSSES	2,869,650	1,477,146	253,926	
CREDIBILITY	.06	.17	.25	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.617	.438	.060	1.115
INDICATED (POST-TEST)	.710	.504	.069	1.283
PRES. ON RATE LEVEL	.945	.487	.084	1.516
DERIVED BY FORMULA	.931	.490	.080	1.501
UNDERLYING PRES. RATE	1.051	.541	.093	1.685
PROPOSED	.931	.490	.080	1.501

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.566
IND. RATES				1.57	MINIMUM PREMIUM	
MAN. RATES	1.65	1.75	1.75	+ 1.57	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	79,781	2,459,921	3.083			2	23	34	59
2011	68,248	875,531	1.282				5	16	21
2012	76,846	983,340	1.279				6	16	22
2013	64,281	573,374	.891				10	7	17
2014	57,678	445,085	.771					15	15
TOTAL	346,834	5,337,251	1.539			2	44	88	134
O.D.		205							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			278,665	857,073	168,538			61,377	593,128	283,914	217,226
2011				194,650	228,995				143,771	128,266	179,849
2012				387,643	86,878				157,755	233,226	117,838
2013				82,039	24,421				256,743	63,362	146,809
2014					109,737					220,733	114,615
TOTAL			278,665	1,521,405	618,569			61,377	1,151,397	929,501	776,337
O.D.											205

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			403,786	1,266,753	261,740			128,830	816,737	386,125	214,185
2011		128	18,954	273,495	346,156		56	13,545	171,682	165,181	174,274
2012		1,856	90,089	508,467	124,543		1,456	48,105	184,133	267,713	116,070
2013	7	628	54,569	97,368	35,042	500	3,030	147,813	241,280	81,116	143,579
2014	13	1,724	99,295	59,341	105,830	152	2,975	92,444	62,461	153,281	112,781
TOTAL	20	4,336	666,693	2,205,424	873,311	652	7,517	430,737	1,476,293	1,053,416	760,889
O.D.											202

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,109,955	5,608,444	761,091			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,441,485	-1,483,973	2,390			
TOTAL LOSSES		4,124,471	763,481			
EXPECTED LOSSES	2,726,116	4,123,856	828,934			
CREDIBILITY	.07	.19	.29			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	1.189	.220	1.409		
INDICATED (POST-TEST)	.000	1.369	.253	1.622		
PRES. ON RATE LEVEL	.707	1.070	.215	1.992		
DERIVED BY FORMULA	.658	1.127	.226	2.011		
UNDERLYING PRES. RATE	.786	1.189	.239	2.214		
PROPOSED	.652	1.116	.224	1.992		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.078
IND. RATES				2.08	MINIMUM PREMIUM	
MAN. RATES	2.15	2.28	2.30	+ 2.08	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	26,202	1,219,667	4.654				8	21	29
2011	29,720	758,294	2.551			1	5	18	24
2012	24,107	1,309,506	5.432				10	21	31
2013	29,457	890,360	3.022				8	9	17
2014	32,616	621,531	1.905				2	16	18
TOTAL	142,102	4,799,358	3.377			1	33	85	119
O.D.		46,748	.032					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				318,776	250,487				166,141	400,021	84,242
2011			155,180	156,223	55,219			14,300	139,272	126,074	112,026
2012				425,480	252,377				222,605	268,015	141,029
2013				399,463	26,729				273,610	113,940	76,618
2014				147,745	90,616				165,977	130,567	86,626
TOTAL			155,180	1,447,687	675,428			14,300	967,605	1,038,617	500,541
O.D.					29,360					15,153	2,235

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				471,151	389,008				228,777	544,029	83,063
2011		1,532	229,118	218,402	87,512		631	40,056	166,495	162,547	108,553
2012		2,224	113,430	567,229	340,964		1,999	64,764	256,846	309,006	138,914
2013	38	2,755	241,480	460,277	62,595	545	3,348	164,120	262,097	133,486	74,932
2014	37	3,986	252,933	183,053	111,051	339	10,887	199,048	136,102	108,122	85,240
TOTAL	75	10,497	836,961	1,900,112	991,130	884	16,865	467,988	1,050,317	1,257,190	490,702
O.D.	5	459	26,571	15,875	28,315	11	206	6,349	4,286	10,523	2,176

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,366,871	5,257,748	492,878	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-634,590	-877,013	1,376	
TOTAL LOSSES	732,281	4,380,735	494,254	
EXPECTED LOSSES	1,219,235	2,486,786	397,887	
CREDIBILITY	.04	.11	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.515	3.083	.348	3.946
INDICATED (POST-TEST)	.593	3.549	.401	4.543
PRES. ON RATE LEVEL	.772	1.575	.252	2.599
DERIVED BY FORMULA	.765	1.792	.276	2.833
UNDERLYING PRES. RATE	.858	1.750	.280	2.888
PROPOSED	.765	1.792	.276	2.833

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.955
IND. RATES				2.96	MINIMUM PREMIUM	
MAN. RATES	2.76	2.93	3.00	+ 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	
2010	15,791	878,574	5.563			2	5	6	13	
2011	25,550	353,409	1.383				2	15	17	
2012	26,196	339,245	1.295				3	14	17	
2013	28,077	955,622	3.403				10	13	23	
2014	30,316	899,029	2.965				1	29	30	
TOTAL	125,930	3,425,879	2.720			2	21	77	100	
O.D.		1,450	.001							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			274,572	200,773	21,847			237,741	54,546	46,770	42,325
2011				121,842	66,338				62,270	51,848	51,111
2012				70,183	94,386				23,777	72,899	78,000
2013				286,937	171,772				290,592	140,315	66,006
2014				100,454	370,488				96,841	197,362	133,884
TOTAL			274,572	780,189	724,831			237,741	528,026	509,194	371,326
O.D.											1,450

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			397,855	296,743	33,928			499,018	75,110	63,606	41,732
2011		50	9,808	169,903	100,980		22	5,819	74,305	66,822	49,527
2012		441	23,600	96,637	124,867		247	9,186	29,598	82,837	76,830
2013	33	2,509	213,556	353,498	223,741	585	3,601	177,029	280,424	161,326	64,554
2014	65	7,543	451,461	291,475	373,374	286	7,951	166,879	113,709	147,231	131,742
TOTAL	98	10,543	1,096,280	1,208,256	856,890	871	11,821	857,931	573,146	521,822	364,385
O.D.											1,428

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,977,544	3,160,114	365,813			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-906,631	-815,871	1,438			
TOTAL LOSSES	1,070,913	2,344,243	367,251			
EXPECTED LOSSES	1,783,169	2,341,039	396,680			
CREDIBILITY	.03	.10	.15			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.850	1.862	.292	3.004		
INDICATED (POST-TEST)	.978	2.143	.336	3.457		
PRES. ON RATE LEVEL	1.274	1.673	.283	3.230		
DERIVED BY FORMULA	1.265	1.720	.291	3.276		
UNDERLYING PRES. RATE	1.416	1.859	.315	3.590		
PROPOSED	1.265	1.720	.291	3.276		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	3.418
IND. RATES				3.42	MINIMUM PREMIUM	
MAN. RATES	3.33	3.53	3.73	+ 3.42	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	539,654	9,307,840	1.724			12	49	145	206
2011	569,958	10,377,617	1.820	1		13	47	162	223
2012	535,599	8,758,615	1.635	1		8	39	130	178
2013	556,942	8,118,996	1.457			7	60	139	206
2014	555,785	6,731,750	1.211	1		4	13	133	151
TOTAL	2,757,938	43,294,818	1.570	3		44	208	709	964
O.D.		192,532	.006			1		2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,901,001	1,384,263	1,359,228			1,286,490	1,220,511	1,444,422	711,925
2011	77,846		2,107,582	1,236,319	1,234,326			1,657,125	1,695,259	1,565,616	803,544
2012	712,075		1,695,202	1,197,020	761,254			1,235,749	1,196,356	1,230,444	730,515
2013			1,283,293	1,604,796	1,273,451			485,588	1,218,966	1,434,717	818,185
2014	255,335		577,276	698,011	1,348,735	5,001		239,961	522,856	2,231,109	853,466
TOTAL	1,045,256		7,564,354	6,120,409	5,976,994	5,001		4,904,913	5,853,948	7,906,308	3,917,635
O.D.			126,872		36,000			18,038		7,224	4,398

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			2,705,846	2,045,945	2,110,882			2,572,714	1,680,640	1,964,408	701,958
2011	106,799	18,634	2,745,564	1,746,210	1,902,616		52,532	2,568,321	2,039,590	2,034,638	778,634
2012	848,368	19,683	2,229,212	1,631,929	1,084,885	9,472	33,974	1,947,667	1,400,760	1,454,780	719,557
2013	573	27,146	2,907,422	2,100,192	1,718,699	6,990	29,785	1,692,887	1,303,188	1,564,492	800,185
2014	321,822	47,155	2,646,422	1,430,682	1,486,696	6,391	92,879	1,748,025	969,605	1,626,393	839,811
TOTAL	1,277,562	112,618	13,234,466	8,954,958	8,303,778	22,853	209,170	10,529,614	7,393,783	8,644,711	3,840,145
O.D.	29	1,185	169,823	2,972	61,099	193	480	32,808	669	10,175	4,294

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	25,590,801	33,372,145	3,844,439	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-10,198,568	-10,306,979	15,699	
TOTAL LOSSES	15,392,233	23,065,166	3,860,138	
EXPECTED LOSSES	19,498,622	28,985,928	4,881,550	
CREDIBILITY	.26	.77	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.558	.836	.140	1.534
INDICATED (POST-TEST)	.642	.962	.161	1.765
PRES. ON RATE LEVEL	.636	.946	.159	1.741
DERIVED BY FORMULA	.638	.958	.161	1.757
UNDERLYING PRES. RATE	.707	1.051	.177	1.935
PROPOSED	.638	.958	.161	1.757

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.833
IND. RATES				1.83	MINIMUM PREMIUM	
MAN. RATES	1.85	1.96	2.01	+ 1.83	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	202,705	11,056,085	5.454	1		24	56	127	208
2011	185,329	7,803,929	4.210	1		15	17	122	155
2012	173,398	3,657,416	2.109			5	20	76	101
2013	158,324	4,099,585	2.589			1	19	82	102
2014	141,684	2,791,330	1.970			1	4	77	82
TOTAL	861,440	29,408,345	3.414	2		46	116	484	648
O.D.		23,469	.002					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	268,000		4,941,173	1,384,756	1,077,846			1,060,552	776,937	1,234,007	312,814
2011	161,705		3,155,312	483,124	1,141,056			654,225	596,674	1,001,804	610,029
2012			917,051	402,078	800,876			143,913	272,245	709,096	412,157
2013			160,416	732,586	1,408,993			42,021	476,573	968,681	310,315
2014			262,403	363,871	826,011			55,916	180,045	896,630	206,454
TOTAL	429,705		9,436,355	3,366,415	5,254,782			1,956,627	2,302,474	4,810,218	1,851,769
O.D.					11,870					2,675	8,924

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	410,308		7,159,760	2,046,672	1,673,896			2,226,098	1,069,844	1,678,251	308,435
2011	221,848	30,607	4,481,499	709,960	1,778,040		26,961	1,293,658	726,755	1,293,325	591,118
2012	217	11,433	1,386,508	590,083	1,091,765	1,537	6,592	360,094	337,718	812,036	405,975
2013	162	11,356	1,004,090	1,057,543	1,721,015	1,629	8,826	467,191	541,936	1,015,688	303,488
2014	385	25,533	1,449,512	807,744	888,600	1,066	29,908	615,716	367,309	646,705	203,151
TOTAL	632,920	78,929	15,481,369	5,212,002	7,153,316	4,232	72,287	4,962,757	3,043,562	5,446,005	1,812,167
O.D.	1	184	10,740	6,416	11,446	2	35	1,120	756	1,859	8,771

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	21,244,576	20,875,362	1,820,938	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-11,098,557	-6,619,375	6,713	
TOTAL LOSSES	10,146,019	14,255,987	1,827,651	
EXPECTED LOSSES	20,864,076	18,331,443	2,351,732	
CREDIBILITY	.12	.36	.54	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.178	1.655	.212	3.045
INDICATED (POST-TEST)	1.356	1.905	.244	3.505
PRES. ON RATE LEVEL	2.179	1.915	.246	4.340
DERIVED BY FORMULA	2.080	1.911	.245	4.236
UNDERLYING PRES. RATE	2.422	2.128	.273	4.823
PROPOSED	2.080	1.911	.245	4.236

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	4.419
IND. RATES				4.42	MINIMUM PREMIUM	
MAN. RATES	4.88	5.18	5.01	+ 4.42	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	168,109	3,458,922	2.057			7	11	43	61
2011	156,814	3,552,822	2.265	1		4	6	37	48
2012	155,162	1,459,423	.940			2	6	24	32
2013	156,799	1,023,636	.652				11	17	28
2014	148,197	870,624	.587				3	25	28
TOTAL	785,081	10,365,427	1.320	1		13	37	146	197
O.D.		28,474	.003					3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,339,293	245,996	388,386			762,114	207,238	236,563	279,332
2011	487,728		566,075	60,272	164,015	1,247,386		186,085	235,797	342,112	263,352
2012			323,898	309,053	214,512			39,277	147,290	203,708	221,685
2013				304,120	103,670				323,841	102,740	189,265
2014				81,611	267,090				103,466	253,450	165,007
TOTAL	487,728		2,229,266	1,001,052	1,137,673	1,247,386		987,476	1,017,632	1,138,573	1,118,641
O.D.					7,568					17,097	3,809

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,803,763	363,583	603,161			1,244,620	285,367	321,726	275,421
2011	345,915	5,472	801,169	90,114	257,561	748,756	7,690	374,167	285,604	441,513	255,188
2012	77	4,700	518,734	421,370	301,664	421	2,385	115,542	172,595	235,484	218,360
2013	32	2,391	205,737	362,918	145,285	629	3,876	189,670	306,781	125,443	185,101
2014	50	5,611	336,108	218,480	270,647	331	9,093	196,155	133,535	186,873	162,367
TOTAL	346,074	18,174	3,665,511	1,456,465	1,578,318	750,137	23,044	2,120,154	1,183,882	1,311,039	1,096,437
O.D.			19	13	11,698			31	30	23,105	3,731

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,923,144	5,564,550	1,100,168	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,433,933	-1,927,472	4,473	
TOTAL LOSSES	2,489,211	3,637,078	1,104,641	
EXPECTED LOSSES	8,423,919	5,393,506	1,444,549	
CREDIBILITY	.11	.33	.51	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.317	.463	.141	.921
INDICATED (POST-TEST)	.365	.533	.162	1.060
PRES. ON RATE LEVEL	.965	.618	.166	1.749
DERIVED BY FORMULA	.899	.590	.164	1.653
UNDERLYING PRES. RATE	1.073	.687	.184	1.944
PROPOSED	.899	.590	.164	1.653

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.724
IND. RATES				1.72	MINIMUM PREMIUM	
MAN. RATES	2.07	2.20	2.02	+ 1.72	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	1,613	111,794	6.930				1	3	4
2011	3,929	63,771	1.623				1	1	2
2012	3,108	18,715	.602				1		1
2013	4,319	22,582	.522				2	2	4
2014	6,061	462,480	7.630				1	11	12
TOTAL	19,030	679,342	3.570				6	17	23

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				38,288	13,041				4,257	28,605	27,603
2011				38,847	1,435				19,436	909	3,144
2012				8,340					4,397		5,978
2013				3,222	1,269				6,543	1,107	10,441
2014				72,696	182,560				60,662	103,560	43,002
TOTAL				161,393	198,305				95,295	134,181	90,168

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				56,590	20,252				5,862	38,903	27,217
2011		8	2,601	53,840	2,572			1,610	22,969	1,401	3,047
2012		37	1,766	10,829	248		36	1,010	4,814	145	5,888
2013		26	2,220	3,871	1,737	12	74	3,697	6,095	1,551	10,211
2014	38	4,128	249,313	164,673	187,697	166	4,730	96,138	65,546	78,292	42,314
TOTAL	38	4,199	255,900	289,803	212,506	178	4,840	102,455	105,286	120,292	88,677

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	367,610	727,887	88,677	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-158,440	-102,812	244	
TOTAL LOSSES	209,170	625,075	88,921	
EXPECTED LOSSES	318,182	302,767	56,900	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.099	3.285	.467	4.851
INDICATED (POST-TEST)	1.265	3.781	.538	5.584
PRES. ON RATE LEVEL	1.504	1.432	.269	3.205
DERIVED BY FORMULA	1.502	1.502	.280	3.284
UNDERLYING PRES. RATE	1.672	1.591	.299	3.562
PROPOSED	1.502	1.502	.280	3.284

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	3.426
IND. RATES				3.43	MINIMUM PREMIUM	
MAN. RATES	3.42	3.63	3.70	+ 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
2010	25,428	917,058	3.606			1	5	14	20
2011	23,149	496,227	2.143			1	2	6	9
2012	24,787	477,733	1.927				2	15	17
2013	22,135	285,872	1.291				3	4	7
2014	28,436	647,601	2.277				1	12	13
TOTAL	123,935	2,824,491	2.279			2	13	51	66

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			163,549	184,425	256,732			61,789	162,047	51,980	36,536
2011			131,550	40,966	30,773			212,550	29,925	18,850	31,613
2012				87,113	116,504				69,025	90,394	114,697
2013				140,304	34,996				54,195	14,283	42,094
2014				32,869	249,529				80,000	185,225	99,978
TOTAL			295,099	485,677	688,534			274,339	395,192	360,732	324,918

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			236,983	272,580	398,706			129,695	223,138	70,693	36,024
2011		1,273	187,767	58,163	49,113		8,620	402,702	38,019	27,574	30,633
2012		540	29,220	119,907	154,139		624	20,450	79,999	104,015	112,977
2013	15	1,059	91,546	165,507	51,995	103	642	31,325	51,031	18,042	41,168
2014	38	4,475	263,827	164,743	245,905	246	6,906	147,161	100,207	137,033	98,378
TOTAL	53	7,347	809,343	780,900	899,858	349	16,792	731,333	492,394	357,357	319,180

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,565,217	2,530,509	319,180	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,111,293	-622,575	1,041	
TOTAL LOSSES	453,924	1,907,934	320,221	
EXPECTED LOSSES	2,139,118	1,767,313	304,881	
CREDIBILITY	.03	.10	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.366	1.539	.258	2.163
INDICATED (POST-TEST)	.421	1.771	.297	2.489
PRES. ON RATE LEVEL	1.553	1.283	.222	3.058
DERIVED BY FORMULA	1.519	1.332	.233	3.084
UNDERLYING PRES. RATE	1.726	1.426	.246	3.398
PROPOSED	1.506	1.321	.231	3.058

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	3.190
IND. RATES				3.19	MINIMUM PREMIUM	
MAN. RATES	3.16	3.35	3.53	+ 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
2010	67,847	3,025,176	4.458	1		2	13	72	88
2011	69,474	2,738,322	3.941	1		2	7	58	68
2012	74,171	1,905,620	2.569	1		2	5	49	57
2013	80,488	3,092,991	3.842			4	6	52	62
2014	81,800	5,234,979	6.399			1	8	70	79
TOTAL	373,780	15,997,088	4.280	3		11	39	301	354
O.D.		446							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	145,845		363,272	534,797	273,301			164,575	808,472	558,107	176,807
2011	394,379		441,616	353,453	350,334			309,916	157,304	505,011	226,309
2012	250,366		288,756	223,441	286,627	2,731		100,971	136,706	440,895	175,127
2013			1,132,246	417,796	263,130			444,410	251,280	360,268	223,861
2014			152,440	441,046	953,957			650,000	1,529,687	1,204,260	303,589
TOTAL	790,590		2,378,330	1,970,533	2,127,349	2,731		1,669,872	2,883,449	3,068,541	1,105,693
O.D.											446

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	223,289		526,381	790,429	424,433			345,443	1,113,266	759,028	174,332
2011	541,061	4,406	651,173	498,532	538,347		12,771	602,918	196,658	649,868	219,293
2012	298,237	4,063	460,274	313,563	391,463	9,017	4,140	237,317	174,712	504,225	172,500
2013	357	13,635	1,665,700	579,822	424,573	4,150	14,442	893,984	299,095	407,420	218,936
2014	306	25,370	1,490,215	916,935	1,004,277	4,091	152,107	2,256,124	1,052,454	1,000,621	298,732
TOTAL	1,063,250	47,474	4,793,743	3,099,281	2,783,093	17,258	183,460	4,335,786	2,836,185	3,321,162	1,083,793
O.D.											432

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,440,971	12,039,721	1,084,225			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,159,341	-3,077,194	4,071			
TOTAL LOSSES	6,281,630	8,962,527	1,088,296			
EXPECTED LOSSES	8,025,056	8,727,763	1,199,834			
CREDIBILITY	.07	.20	.31			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.681	2.398	.291	4.370		
INDICATED (POST-TEST)	1.935	2.760	.335	5.030		
PRES. ON RATE LEVEL	1.932	2.101	.289	4.322		
DERIVED BY FORMULA	1.932	2.233	.303	4.468		
UNDERLYING PRES. RATE	2.147	2.335	.321	4.803		
PROPOSED	1.932	2.233	.303	4.468		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	4.661
IND. RATES				4.66	MINIMUM PREMIUM	
MAN. RATES	4.41	4.68	4.99	+ 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
2010	265,435	7,589,047	2.859		1	10	24	132	167
2011	279,742	8,980,518	3.210	2		11	38	146	197
2012	279,203	6,875,203	2.462			6	33	148	187
2013	286,249	7,728,477	2.699	1		5	34	164	204
2014	326,028	7,276,715	2.231			1	32	173	206
TOTAL	1,436,657	38,449,960	2.676	3	1	33	161	763	961
O.D.		151,309	.010				2	2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		9,867	1,984,439	953,148	1,299,238		5,397	989,526	536,736	1,102,385	708,311
2011	6,000		1,808,648	1,370,937	1,099,451			1,472,414	1,149,008	1,364,811	709,249
2012			965,041	1,207,939	754,423			1,102,489	902,158	1,120,274	822,879
2013	3,000		804,378	1,382,065	1,385,436	700		380,232	1,138,501	1,758,774	875,391
2014			175,459	1,164,273	1,608,946			200,000	955,764	2,150,573	1,021,700
TOTAL	9,000	9,867	5,737,965	6,078,362	6,147,494	700	5,397	4,144,661	4,682,167	7,496,817	4,137,530
O.D.				40,609	71,908				25,048	10,964	2,780

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		18,293	2,875,452	1,408,753	2,017,716		8,570	2,077,016	739,087	1,499,244	698,395
2011	8,232	17,754	2,629,253	1,929,837	1,699,795		58,692	2,811,898	1,393,230	1,774,324	687,262
2012	202	14,554	1,497,857	1,632,953	1,053,627	9,104	30,617	1,812,485	1,072,050	1,319,872	810,536
2013	5,299	21,609	2,197,473	1,834,111	1,794,874	7,404	26,947	1,515,385	1,256,358	1,881,054	856,132
2014	553	49,634	2,990,909	1,947,069	1,760,589	3,534	109,939	2,031,037	1,201,137	1,612,300	1,005,353
TOTAL	14,286	121,844	12,190,944	8,752,723	8,326,601	20,042	234,765	10,247,821	5,661,862	8,086,794	4,057,678
O.D.	10	1,257	71,132	91,063	71,577	4	233	7,292	29,167	12,332	2,714

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	22,909,630	31,032,119	4,060,392			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-9,819,576	-9,116,173	17,459			
TOTAL LOSSES	13,090,054	21,915,946	4,077,851			
EXPECTED LOSSES	18,949,506	25,888,560	5,085,766			
CREDIBILITY	.17	.50	.76			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.911	1.525	.284	2.720		
INDICATED (POST-TEST)	1.049	1.755	.327	3.131		
PRES. ON RATE LEVEL	1.187	1.621	.319	3.127		
DERIVED BY FORMULA	1.164	1.688	.325	3.177		
UNDERLYING PRES. RATE	1.319	1.802	.354	3.475		
PROPOSED	1.147	1.664	.320	3.131		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	3.266
IND. RATES				3.27	MINIMUM PREMIUM	
MAN. RATES	3.16	3.35	3.61	+ 3.27	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	9,574	82,824	.865						4	4
2011	9,513	45,274	.475						2	3
2012	8,436	40,883	.484						3	3
2013	9,202	271,838	2.954			1		2	1	4
2014	9,277	14,643	.157						1	1
TOTAL	46,002	455,462	.990			1		3	11	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					25,511					26,153	31,160
2011				1,390	8,925				11,525	14,617	8,817
2012					10,781					12,265	17,837
2013			169,196	19,409	2,537			31,514	22,095	8,492	18,595
2014					2,122					5,797	6,724
TOTAL			169,196	20,799	49,876			31,514	33,620	67,324	83,133

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					39,619					35,568	30,724
2011		4	330	2,074	13,426		7	1,145	13,826	18,763	8,544
2012		18	998	628	14,026		12	627	599	13,805	17,569
2013	52	1,715	227,087	32,603	17,789	316	1,090	67,014	23,460	12,023	18,186
2014		33	1,921	1,147	2,048	4	82	2,427	1,641	4,027	6,616
TOTAL	52	1,770	230,336	36,452	86,908	320	1,191	71,213	39,526	84,186	81,639

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	304,882	247,072	81,639			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-373,481	-242,190	298			
TOTAL LOSSES		4,882	81,937			
EXPECTED LOSSES	710,731	679,910	92,924			
CREDIBILITY	.02	.05	.08			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.011	.178	.189		
INDICATED (POST-TEST)	.000	.013	.205	.218		
PRES. ON RATE LEVEL	1.390	1.330	.182	2.902		
DERIVED BY FORMULA	1.362	1.264	.184	2.810		
UNDERLYING PRES. RATE	1.545	1.478	.202	3.225		
PROPOSED	1.362	1.264	.184	2.810		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.931
IND. RATES				2.93	MINIMUM PREMIUM	
MAN. RATES	3.23	3.43	3.35	+ 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
2010	276,612	6,389,735	2.309			10	21	99	130
2011	288,759	5,751,078	1.991			7	23	112	142
2012	305,999	5,697,440	1.861			5	36	103	144
2013	318,516	5,581,586	1.752			5	36	101	142
2014	339,328	5,694,706	1.678			2	20	131	153
TOTAL	1,529,214	29,114,545	1.904			29	136	546	711
O.D.		44,600	.002					4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,550,484	547,679	654,415			1,971,805	341,378	821,577	502,397
2011			1,138,441	600,895	810,548			746,935	520,704	1,454,600	478,955
2012			962,401	1,002,470	541,323			439,533	1,133,031	1,089,159	529,523
2013			954,599	802,690	840,135			411,163	849,743	1,140,275	582,981
2014			282,107	748,274	1,344,363			96,692	496,470	1,843,614	883,186
TOTAL			4,888,032	3,702,008	4,190,784			3,666,128	3,341,326	6,349,225	2,977,042
O.D.					8,300					30,093	6,207

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			2,001,012	809,468	1,016,305			1,823,519	470,078	1,117,341	495,363
2011		11,273	1,655,717	853,798	1,245,372		30,919	1,467,936	644,670	1,870,520	464,107
2012	227	14,201	1,550,229	1,355,735	773,893	4,692	21,531	1,114,027	1,309,061	1,278,330	521,580
2013	375	17,193	1,905,048	1,099,516	1,122,294	5,542	23,014	1,324,246	928,869	1,237,172	570,155
2014	527	40,882	2,384,419	1,439,099	1,452,546	2,310	65,918	1,348,533	828,708	1,341,280	869,055
TOTAL	1,129	83,549	9,496,425	5,557,616	5,610,410	12,544	141,382	7,078,261	4,181,386	6,844,643	2,920,260
O.D.		33	1,979	1,198	10,813	4	85	2,843	2,148	33,927	6,057

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,818,234	22,242,141	2,926,317			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,634,619	-6,669,144	12,719			
TOTAL LOSSES	10,183,615	15,572,997	2,939,036			
EXPECTED LOSSES	12,814,814	18,931,670	3,731,282			
CREDIBILITY	.18	.52	.79			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.666	1.018	.192	1.876		
INDICATED (POST-TEST)	.767	1.172	.221	2.160		
PRES. ON RATE LEVEL	.754	1.114	.220	2.088		
DERIVED BY FORMULA	.756	1.144	.221	2.121		
UNDERLYING PRES. RATE	.838	1.238	.244	2.320		
PROPOSED	.756	1.144	.221	2.121		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.213
IND. RATES				2.21	MINIMUM PREMIUM	
MAN. RATES	2.10	2.23	2.41	+ 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
2010	13,722	508,773	3.707			1	1	6	8
2011	14,723	746,587	5.070			1	1	3	5
2012	13,683	334,509	2.444			1	2	9	12
2013	15,037	181,550	1.207					9	9
2014	17,205	663,662	3.857				7	8	15
TOTAL	74,370	2,435,081	3.274			3	11	35	49
O.D.		39,534	.053					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			120,387	109,360	32,761			72,941	26,515	94,413	52,396
2011			148,764	105,474	112,465			221,808	61,002	50,828	46,246
2012			122,410	5,491	22,885			60,896	8,440	82,779	31,608
2013					48,838					65,258	67,454
2014				278,984	72,978				108,406	150,600	52,694
TOTAL			391,561	499,309	289,927			355,645	204,363	443,878	250,398
O.D.					38,019						1,515

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			174,441	161,634	50,877			153,103	36,511	128,401	51,662
2011		1,486	218,312	149,018	172,864		9,007	423,114	75,296	68,834	44,812
2012	28	1,190	167,097	11,305	35,004	649	1,751	116,787	15,390	95,540	31,134
2013	2	164	12,832	7,326	57,228	28	161	9,271	6,970	66,134	65,970
2014	60	6,005	388,814	292,589	115,044	265	8,002	157,367	107,385	115,972	51,851
TOTAL	90	8,845	961,496	621,872	431,017	942	18,921	859,642	241,552	474,881	245,429
O.D.	6	597	34,403	20,559	36,666						1,482

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,884,942	1,826,547	246,911			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-618,309	-388,397	754			
TOTAL LOSSES	1,266,633	1,438,150	247,665			
EXPECTED LOSSES	1,192,151	1,103,650	217,160			
CREDIBILITY	.02	.07	.11			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.703	1.934	.333	3.970		
INDICATED (POST-TEST)	1.960	2.226	.383	4.569		
PRES. ON RATE LEVEL	1.442	1.335	.263	3.040		
DERIVED BY FORMULA	1.452	1.397	.276	3.125		
UNDERLYING PRES. RATE	1.603	1.484	.292	3.379		
PROPOSED	1.452	1.397	.276	3.125		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	3.260
IND. RATES				3.26	MINIMUM PREMIUM	
MAN. RATES	3.18	3.37	3.51	+ 3.26	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	116,006	3,464,784	2.986			5	23	84	112	
2011	122,038	4,310,136	3.531			4	24	63	91	
2012	128,004	2,742,821	2.142			5	14	43	62	
2013	110,279	1,931,703	1.751			1	11	32	44	
2014	131,361	1,412,997	1.075				2	53	55	
TOTAL	607,688	13,862,441	2.281			15	74	275	364	
O.D.		4,769								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			827,246	797,406	216,953			506,389	314,744	493,659	308,387
2011			819,308	996,050	437,600			161,946	737,893	673,319	484,020
2012			802,995	322,809	280,240			257,192	211,953	425,205	442,427
2013			136,069	490,828	193,406			23,689	285,862	573,604	228,245
2014				45,142	490,038				9,051	627,570	241,196
TOTAL			2,585,618	2,652,235	1,618,237			949,216	1,559,503	2,793,357	1,704,275
O.D.											4,769

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,198,681	1,178,565	336,928			1,062,911	433,403	671,379	304,070
2011		8,182	1,224,877	1,392,783	683,330		6,868	374,492	883,194	869,316	469,015
2012	188	9,317	1,168,883	454,184	407,430	2,744	8,844	537,560	261,744	494,405	435,791
2013	88	5,217	511,813	597,709	275,757	968	5,237	276,564	324,157	601,603	223,224
2014	74	8,464	495,649	305,923	479,823	454	8,979	270,701	182,976	436,735	237,337
TOTAL	350	31,180	4,599,903	3,929,164	2,183,268	4,166	29,928	2,522,228	2,085,474	3,073,438	1,669,437
O.D.											4,696

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,187,755	11,271,344	1,674,133			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,449,643	-3,833,262	6,974			
TOTAL LOSSES	3,738,112	7,438,082	1,681,107			
EXPECTED LOSSES	6,648,107	10,847,230	2,102,600			
CREDIBILITY	.10	.28	.43			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.615	1.224	.277	2.116		
INDICATED (POST-TEST)	.708	1.409	.319	2.436		
PRES. ON RATE LEVEL	.985	1.606	.311	2.902		
DERIVED BY FORMULA	.957	1.551	.314	2.822		
UNDERLYING PRES. RATE	1.094	1.785	.346	3.225		
PROPOSED	.957	1.551	.314	2.822		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.944
IND. RATES				2.94	MINIMUM PREMIUM	
MAN. RATES	3.28	3.48	3.35	+ 2.94	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	27,229	493,079	1.810			27,229			1	1	4	6
2011	28,586	279,076	.976			28,586			1		6	7
2012	31,951	81,267	.254			31,951					5	5
2013	31,440	290,179	.922			31,440				1	4	5
2014	29,827	627,638	2.104			29,827			1		7	8
TOTAL	149,033	1,771,239	1.188			149,033			3	2	26	31
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
2010			179,629	33,000	94,419			96,280	29,036	43,590	17,125
2011			122,383		39,225			36,823		64,772	15,873
2012					31,178					25,748	24,341
2013				15,620	140,712				1,460	84,238	48,149
2014			185,061		74,356			280,480		75,853	11,888
TOTAL			487,073	48,620	379,890			413,583	30,496	294,201	117,376
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
2010			260,282	48,774	146,632			202,092	39,983	59,282	16,885
2011		1,184	172,450	1,493	61,204		1,521	70,161	1,361	83,054	15,381
2012		41	2,891	1,815	40,558		23	1,313	1,257	28,979	23,976
2013	7	601	46,145	38,941	166,113	38	226	12,764	10,328	85,463	47,090
2014	159	5,613	265,522	62,028	95,522	902	40,690	451,137	51,756	78,529	11,698
TOTAL	166	7,439	747,290	153,051	510,029	940	42,460	737,467	104,685	335,307	115,030
O.D.		8	2,790	58,584	453			1,512	21,703	230	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,540,072	1,184,042	115,030			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-988,653	-528,867	622			
TOTAL LOSSES	551,419	655,175	115,652			
EXPECTED LOSSES	1,903,151	1,491,820	192,253			
CREDIBILITY	.04	.11	.17			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.370	.440	.078	.888		
INDICATED (POST-TEST)	.426	.506	.090	1.022		
PRES. ON RATE LEVEL	1.149	.901	.116	2.166		
DERIVED BY FORMULA	1.120	.858	.112	2.090		
UNDERLYING PRES. RATE	1.277	1.001	.129	2.407		
PROPOSED	1.120	.858	.112	2.090		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.180
IND. RATES				2.18	MINIMUM PREMIUM	
MAN. RATES	2.43	2.58	2.50	+ 2.18	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	113,343	2,918,224	2.574			4	13	41	58
2011	123,173	2,731,945	2.217			3	9	43	55
2012	105,681	1,678,241	1.588			2	6	27	35
2013	113,039	2,387,582	2.112			2	6	23	31
2014	100,926	1,612,542	1.597			2	2	24	28
TOTAL	556,162	11,328,534	2.037			13	36	158	207
O.D.		11,895	.002					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,138,163	311,713	264,335			166,844	401,643	373,729	261,797
2011			1,035,111	180,872	227,654			464,852	234,080	351,825	237,551
2012			355,847	260,851	272,759			56,950	105,587	438,364	187,883
2013			302,976	145,288	276,346			116,579	129,103	1,223,303	193,987
2014			474,161	66,665	241,790			323,339	26,277	333,636	146,674
TOTAL			3,306,258	965,389	1,282,884			1,128,564	896,690	2,720,857	1,027,892
O.D.					7,500					2,221	2,174

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,649,199	460,712	410,514			350,205	553,064	508,270	258,132
2011		8,828	1,297,034	260,618	360,895		15,619	742,115	285,916	456,792	230,187
2012	84	4,848	556,677	362,899	377,312	607	2,745	150,067	138,997	498,841	185,065
2013	113	4,767	542,940	225,373	359,012	1,760	7,532	442,958	257,336	1,255,510	189,719
2014	425	16,329	803,844	247,142	304,866	1,249	51,683	646,051	145,024	264,243	144,327
TOTAL	622	34,772	4,849,694	1,556,744	1,812,599	3,616	77,579	2,331,396	1,380,337	2,983,656	1,007,430
O.D.		9	695	437	9,756		1	114	108	2,501	2,134

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,298,498	7,746,138	1,009,564	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,970,934	-2,594,076	3,874	
TOTAL LOSSES	2,327,564	5,152,062	1,013,438	
EXPECTED LOSSES	9,426,946	7,235,667	1,273,610	
CREDIBILITY	.09	.27	.40	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.419	.926	.182	1.527
INDICATED (POST-TEST)	.482	1.066	.209	1.757
PRES. ON RATE LEVEL	1.525	1.171	.206	2.902
DERIVED BY FORMULA	1.431	1.143	.207	2.781
UNDERLYING PRES. RATE	1.695	1.301	.229	3.225
PROPOSED	1.431	1.143	.207	2.781

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.901
IND. RATES				2.90	MINIMUM PREMIUM	
MAN. RATES	3.32	3.52	3.35	+ 2.90	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	225,420	4,313,073	1.913			5	30	44	79
2011	242,607	5,594,632	2.306			7	30	51	88
2012	260,074	6,947,273	2.671			5	24	68	97
2013	294,756	6,287,312	2.133			4	17	65	86
2014	294,333	3,219,165	1.093			1	6	72	80
TOTAL	1,317,190	26,361,455	2.001			1	22	107	430
O.D.		262,613	.019				1	3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,286,832	517,604	520,843			623,140	469,462	497,980	397,212
2011			1,466,483	800,151	535,513			907,364	782,145	756,208	346,768
2012			1,523,704	758,925	732,401			2,086,576	652,043	689,100	504,524
2013			1,118,180	474,273	1,225,918			1,329,595	536,398	855,197	747,751
2014	216,402		153,131	247,421	696,179	5,000		50,837	278,302	1,082,161	489,732
TOTAL	216,402		5,548,330	2,798,374	3,710,854	5,000		4,997,512	2,718,350	3,880,646	2,485,987
O.D.			127,437	40,023				50,000	41,491		3,662

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,762,957	765,018	808,869			1,191,127	646,450	677,256	391,651
2011		14,333	2,120,967	1,127,459	840,330		37,100	1,782,012	945,079	986,635	336,018
2012	239	13,901	1,594,025	1,051,931	1,017,608	7,663	24,711	1,487,703	772,468	821,717	496,956
2013	330	15,162	1,645,580	774,374	1,538,278	7,665	27,357	1,674,689	636,860	948,035	731,300
2014	272,364	18,868	1,080,250	618,983	730,686	4,655	37,134	771,315	477,960	785,392	481,896
TOTAL	272,933	62,264	8,203,779	4,337,765	4,935,771	19,983	126,302	6,906,846	3,478,817	4,219,035	2,437,821
O.D.		1,225	181,383	56,192	2,820	5	2,049	98,519	48,983	1,388	3,597

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,875,288	17,080,771	2,441,418	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,620,306	-4,970,463	10,681	
TOTAL LOSSES	9,254,982	12,110,308	2,452,099	
EXPECTED LOSSES	12,816,259	14,133,449	3,095,397	
CREDIBILITY	.16	.47	.71	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.703	.919	.186	1.808
INDICATED (POST-TEST)	.809	1.058	.214	2.081
PRES. ON RATE LEVEL	.876	.965	.211	2.052
DERIVED BY FORMULA	.865	1.009	.213	2.087
UNDERLYING PRES. RATE	.973	1.073	.235	2.281
PROPOSED	.863	1.006	.212	2.081

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.171
IND. RATES				2.17	MINIMUM PREMIUM	
MAN. RATES	2.07	2.20	2.37	+ 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	
2010	294,818	7,107,496	2.410			8	39	57	104	
2011	287,481	6,224,445	2.165	1		5	26	39	71	
2012	292,475	8,472,836	2.896			6	23	54	83	
2013	282,810	6,753,853	2.388		5	5	33	58	101	
2014	286,537	2,384,842	.832			1		62	63	
TOTAL	1,444,121	30,943,472	2.143	1	5	25	121	270	422	
O.D.		844,039	.058			1		1	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			2,531,029	917,215	343,087			1,450,142	1,018,635	507,294	340,094
2011	212,100		1,492,157	673,327	333,126	6,243		1,358,939	1,448,360	439,211	260,982
2012			2,048,383	693,881	589,245			3,129,884	1,008,604	608,818	394,021
2013		1,008,772	1,095,030	1,073,230	673,629		635,598	196,449	1,018,304	728,786	324,055
2014			148,356		708,155			20,000		1,164,040	344,291
TOTAL	212,100	1,008,772	7,314,955	3,357,653	2,647,242	6,243	635,598	6,155,414	4,493,903	3,448,149	1,663,443
O.D.			392,932		8,909			434,912		5,161	2,125

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			3,242,935	1,355,644	532,814			2,503,337	1,402,661	689,920	335,333
2011	290,987	12,732	1,885,714	947,277	531,946	7,249	33,956	1,693,473	1,726,498	590,095	252,892
2012	395	19,671	2,461,823	974,652	857,160	13,361	41,568	2,535,437	1,177,439	761,380	388,111
2013	475	1,254,928	2,413,085	1,402,045	976,827	3,971	871,519	1,119,227	1,024,123	824,738	316,926
2014	209	14,660	799,719	400,403	702,045	859	18,577	517,446	331,537	810,170	338,782
TOTAL	292,066	1,301,991	10,803,276	5,080,021	3,600,792	25,440	965,620	8,368,920	5,662,258	3,676,303	1,632,044
O.D.		4	420,722	149	13,386		2	674,256	75	6,574	2,093

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	22,852,297	18,039,558	1,634,137			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-9,577,822	-5,519,467	6,564			
TOTAL LOSSES	13,274,475	12,520,091	1,640,701			
EXPECTED LOSSES	18,297,013	15,509,859	2,065,093			
CREDIBILITY	.17	.50	.76			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.919	.867	.114	1.900		
INDICATED (POST-TEST)	1.058	.998	.131	2.187		
PRES. ON RATE LEVEL	1.140	.966	.129	2.235		
DERIVED BY FORMULA	1.126	.982	.131	2.239		
UNDERLYING PRES. RATE	1.267	1.074	.143	2.484		
PROPOSED	1.124	.980	.131	2.235		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.331
IND. RATES				2.33	MINIMUM PREMIUM	
MAN. RATES	2.37	2.51	2.58	+ 2.33	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	119,893	2,563,727	2.138			5	7	59	71
2011	135,562	3,105,602	2.290			5	10	58	73
2012	121,010	2,405,872	1.988			2	11	49	62
2013	120,194	1,158,698	.964				5	32	37
2014	123,023	1,097,729	.892				3	37	40
TOTAL	619,682	10,331,628	1.667			12	36	235	283
O.D.		18,145	.002				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			765,166	306,836	393,360			309,623	228,230	389,567	170,945
2011			1,064,712	393,374	304,190			255,898	163,141	689,343	234,944
2012			329,810	387,864	340,769			310,953	269,578	581,063	185,835
2013				168,007	221,945				269,956	324,438	174,352
2014				126,136	304,326				87,051	410,524	169,692
TOTAL			2,159,688	1,382,217	1,564,590			876,474	1,017,956	2,394,935	935,768
O.D.				6,406					9,889		1,850

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,108,726	453,503	610,885			649,898	314,272	529,814	168,552
2011		10,335	1,525,251	557,308	480,965		10,680	504,214	205,639	883,924	227,661
2012	79	5,262	555,015	531,200	468,497	3,320	10,873	656,399	334,321	673,574	183,047
2013	18	1,920	156,918	225,179	273,226	629	3,822	192,071	281,234	346,574	170,516
2014	59	6,973	421,320	278,985	313,675	419	10,322	247,640	168,169	294,229	166,977
TOTAL	156	24,490	3,767,230	2,046,175	2,147,248	4,368	35,697	2,250,222	1,303,635	2,728,115	916,753
O.D.		2	423	8,875	69			813	11,680	124	1,814

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,083,401	8,245,921	918,567	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,026,721	-2,621,833	3,900	
TOTAL LOSSES	1,056,680	5,624,088	922,467	
EXPECTED LOSSES	9,605,072	7,361,823	1,226,971	
CREDIBILITY	.10	.29	.43	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.171	.908	.149	1.228
INDICATED (POST-TEST)	.197	1.045	.171	1.413
PRES. ON RATE LEVEL	1.395	1.069	.178	2.642
DERIVED BY FORMULA	1.275	1.062	.175	2.512
UNDERLYING PRES. RATE	1.550	1.188	.198	2.936
PROPOSED	1.275	1.062	.175	2.512

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	TOTAL
IND. RATES				2.62	MINIMUM PREMIUM	
MAN. RATES	3.04	3.22	3.05	+ 2.62	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	176,538	2,820,607	1.597			4	18	52	74
2011	175,749	3,855,958	2.194			3	12	39	54
2012	172,180	4,217,981	2.449			7	10	46	63
2013	172,394	4,561,380	2.645			11	9	37	57
2014	170,536	2,746,174	1.610			1	9	44	54
TOTAL	867,397	18,202,100	2.098			26	58	218	302
O.D.		399,265	.046			1		1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			766,010	388,550	183,240			533,788	272,083	335,361	341,575
2011			781,984	180,453	281,541			1,738,522	57,198	340,819	475,441
2012			1,761,073	354,919	384,667			605,317	260,520	424,519	426,966
2013			2,003,288	377,847	250,142			586,885	402,696	415,693	524,829
2014			254,206	317,664	664,828			125,207	168,692	739,897	475,680
TOTAL			5,566,561	1,619,433	1,764,418			3,589,719	1,161,189	2,256,289	2,244,491
O.D.			230,839		18,043			149,250		40	1,093

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,092,720	574,277	284,572			1,093,064	374,656	456,090	336,793
2011		4,498	659,675	257,831	433,419		28,036	1,304,800	80,295	445,152	460,702
2012	410	18,567	2,467,504	524,227	583,942	6,472	18,435	1,181,062	326,939	507,157	420,562
2013	642	22,073	2,833,435	588,115	480,103	5,920	20,806	1,279,872	456,359	484,335	513,283
2014	345	22,023	1,241,416	677,697	724,688	1,144	36,979	643,835	323,660	543,070	468,069
TOTAL	1,397	67,161	8,294,750	2,622,147	2,506,724	13,536	104,256	5,502,633	1,561,909	2,435,804	2,199,409
O.D.	2	2,482	339,629	11,331	21,671		6,047	280,884	1,697	2,265	1,069

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,612,777	9,163,548	2,200,478	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,305,197	-3,058,848	8,488	
TOTAL LOSSES	8,307,580	6,104,700	2,208,966	
EXPECTED LOSSES	12,030,797	8,587,230	2,680,255	
CREDIBILITY	.12	.36	.54	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.958	.704	.255	1.917
INDICATED (POST-TEST)	1.103	.810	.294	2.207
PRES. ON RATE LEVEL	1.248	.891	.278	2.417
DERIVED BY FORMULA	1.231	.862	.287	2.380
UNDERLYING PRES. RATE	1.387	.990	.309	2.686
PROPOSED	1.231	.862	.287	2.380

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	TOTAL
IND. RATES				2.48	MINIMUM PREMIUM	
MAN. RATES	2.70	2.86	2.79	+ 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	
2010	100,271	2,228,535	2.222			3	14	54	71	
2011	105,017	4,758,093	4.530			7	7	38	52	
2012	112,667	2,847,068	2.526			3	7	43	53	
2013	110,155	3,327,068	3.020			4	12	38	54	
2014	110,283	2,964,047	2.687			1	5	55	62	
TOTAL	538,393	16,124,811	2.995			1	1	45	292	
O.D.		76								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			507,626	355,706	246,635			234,184	259,057	392,214	233,113
2011			1,980,133	403,136	249,155			1,199,236	237,059	431,748	257,626
2012			756,177	225,317	488,351			240,599	341,406	514,747	280,471
2013			799,235	652,578	204,658			205,080	831,296	341,439	292,782
2014	2,256		137,284	214,498	572,411	2,895		18,937	205,364	1,572,070	238,332
TOTAL	2,256		4,180,455	1,851,235	1,761,210	2,895		1,898,036	1,874,182	3,252,218	1,302,324
O.D.											76

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			735,550	525,734	383,027			491,552	356,723	533,411	229,849
2011		14,820	2,185,588	573,143	407,115		25,837	1,216,214	293,441	562,390	249,640
2012	177	8,706	1,104,864	338,595	673,320	2,569	9,515	541,681	407,308	598,882	276,264
2013	301	12,537	1,452,542	823,540	353,699	3,388	15,466	848,477	811,226	413,543	286,341
2014	3,059	15,977	913,181	520,328	604,019	3,375	35,249	865,394	569,564	1,115,013	234,519
TOTAL	3,537	52,040	6,391,725	2,781,340	2,421,180	9,332	86,067	3,963,318	2,438,262	3,223,239	1,276,613
O.D.											75

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,506,019	10,864,021	1,276,688			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,014,528	-3,101,724	5,210			
TOTAL LOSSES	4,491,491	7,762,297	1,281,898			
EXPECTED LOSSES	11,570,066	8,754,269	1,599,027			
CREDIBILITY	.09	.26	.39			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.834	1.442	.238	2.514		
INDICATED (POST-TEST)	.960	1.660	.274	2.894		
PRES. ON RATE LEVEL	1.934	1.463	.267	3.664		
DERIVED BY FORMULA	1.846	1.514	.270	3.630		
UNDERLYING PRES. RATE	2.149	1.626	.297	4.072		
PROPOSED	1.846	1.514	.270	3.630		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	3.787
IND. RATES				3.79	MINIMUM PREMIUM	
MAN. RATES	3.97	4.21	4.23	+ 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
2010	103,800	6,029,931	5.809		1	3	17	49	70
2011	105,038	2,396,482	2.281			3	14	60	77
2012	111,411	3,802,588	3.413			6	9	47	62
2013	131,634	3,835,091	2.913			5	15	51	71
2014	136,025	4,776,372	3.511			4	9	70	84
TOTAL	587,908	20,840,464	3.545		1	1	21	64	277
O.D.		19,295	.003					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		775,971	628,463	829,464	341,153		2,000,000	144,032	700,902	365,962	243,984
2011			479,012	353,876	403,992			63,481	292,627	533,364	270,130
2012			888,586	517,736	413,078			668,314	428,034	575,209	311,631
2013			862,861	595,380	459,748			265,133	316,435	1,038,340	297,194
2014	3,425		708,500	357,153	882,900	129,299		942,546	282,847	1,125,637	344,065
TOTAL	3,425	775,971	3,567,422	2,653,609	2,500,871	129,299	2,000,000	2,083,506	2,020,845	3,638,512	1,467,004
O.D.					15,923					3,074	298

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		341,271	910,642	1,225,947	529,812		753,400	302,323	965,142	497,708	240,568
2011		4,789	705,013	500,283	619,661		2,806	150,680	354,126	683,978	261,756
2012	208	11,160	1,336,989	717,052	589,576	7,137	21,561	1,341,615	519,919	684,447	306,957
2013	321	13,632	1,566,861	800,242	653,142	3,290	13,004	771,841	419,873	1,089,661	290,656
2014	5,059	37,015	1,970,918	884,988	999,761	90,345	163,973	2,125,950	589,245	898,203	338,560
TOTAL	5,588	407,867	6,490,423	4,128,512	3,391,952	100,772	954,744	4,692,409	2,848,305	3,853,997	1,438,497
O.D.		56	4,184	2,387	18,660	2	8	436	328	3,115	290

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,656,489	14,247,256	1,438,787			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,349,853	-3,809,460	5,989			
TOTAL LOSSES	6,306,636	10,437,796	1,444,776			
EXPECTED LOSSES	12,287,278	10,852,782	1,704,934			
CREDIBILITY	.09	.28	.42			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.073	1.775	.246	3.094		
INDICATED (POST-TEST)	1.235	2.043	.283	3.561		
PRES. ON RATE LEVEL	1.881	1.661	.261	3.803		
DERIVED BY FORMULA	1.823	1.768	.270	3.861		
UNDERLYING PRES. RATE	2.090	1.846	.290	4.226		
PROPOSED	1.796	1.741	.266	3.803		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	3.968
IND. RATES				3.97	MINIMUM PREMIUM	
MAN. RATES	4.10	4.35	4.39	+ 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
2010	248,220	5,201,007	2.095			7	20	88	115
2011	262,744	7,366,090	2.803			8	36	113	157
2012	282,108	6,627,416	2.349			14	19	95	128
2013	318,248	5,694,828	1.789			8	28	93	129
2014	308,393	5,097,490	1.652			3	12	79	94
TOTAL	1,419,713	29,986,831	2.112			40	115	468	623
O.D.		10,959							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,530,985	478,450	694,512			500,518	542,907	873,547	580,088
2011			1,471,169	1,579,646	891,764			576,873	1,216,592	936,083	693,963
2012			2,672,415	468,765	697,216			870,508	321,632	972,514	624,366
2013			1,435,163	801,252	715,211			472,838	607,750	1,046,048	616,566
2014			656,179	617,360	639,221			508,386	984,344	1,199,803	492,197
TOTAL			7,765,911	3,945,473	3,637,924			2,929,123	3,673,225	5,027,995	3,007,180
O.D.											10,959

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			2,218,397	707,147	1,078,576			1,050,587	747,582	1,188,027	571,967
2011		14,671	2,188,483	2,213,305	1,384,038		23,786	1,198,231	1,457,115	1,216,226	672,450
2012	627	27,982	3,740,134	711,458	1,031,664	9,304	26,417	1,704,818	429,796	1,135,076	615,001
2013	518	21,232	2,482,131	1,107,726	1,013,562	5,607	21,677	1,285,429	702,390	1,129,573	603,002
2014	701	35,780	1,950,275	954,072	793,584	3,519	129,962	1,931,064	861,602	961,579	484,322
TOTAL	1,846	99,665	12,579,420	5,693,708	5,301,424	18,430	201,842	7,170,129	4,198,485	5,630,481	2,946,742
O.D.											10,786

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	20,071,332	20,824,098	2,957,528			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-8,944,655	-6,390,480	12,973			
TOTAL LOSSES	11,126,677	14,433,618	2,970,501			
EXPECTED LOSSES	17,277,906	18,129,735	3,819,028			
CREDIBILITY	.17	.50	.75			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.784	1.017	.209	2.010		
INDICATED (POST-TEST)	.902	1.171	.241	2.314		
PRES. ON RATE LEVEL	1.095	1.149	.242	2.486		
DERIVED BY FORMULA	1.062	1.160	.241	2.463		
UNDERLYING PRES. RATE	1.217	1.277	.269	2.763		
PROPOSED	1.062	1.160	.241	2.463		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.569
IND. RATES				2.57	MINIMUM PREMIUM	
MAN. RATES	2.75	2.92	2.87	+ 2.57	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	237,323	2,541,551	1.070	1		4	24	20	49
2011	303,592	3,053,972	1.005			1	22	63	86
2012	288,126	5,584,284	1.938			5	14	75	94
2013	319,698	2,987,745	.934			1	6	61	68
2014	280,236	2,125,440	.758				6	39	45
TOTAL	1,428,975	16,292,992	1.140	1		11	72	258	342
O.D.		8,407							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	786,846		645,182	313,918	89,725	3,000		225,015	220,043	102,113	155,709
2011			175,593	318,442	948,568			338,645	234,397	841,293	197,034
2012			946,294	618,931	1,823,901			544,936	381,217	1,036,849	232,156
2013			259,504	405,825	894,399			49,355	196,551	980,878	201,233
2014				362,550	677,035				370,186	566,004	149,665
TOTAL	786,846		2,026,573	2,019,666	4,433,628	3,000		1,157,951	1,402,394	3,527,137	935,797
O.D.											8,407

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	980,422		934,869	463,969	139,342	6,990		472,306	303,001	138,874	153,529
2011		2,113	292,241	458,265	1,431,926		14,086	667,823	292,956	1,079,605	190,926
2012	218	14,000	1,564,728	930,917	2,408,150	5,821	18,340	1,129,280	485,896	1,174,746	228,674
2013	152	8,267	803,005	613,042	1,100,226	1,196	5,918	330,062	288,001	1,010,079	196,806
2014	158	16,932	1,032,115	695,036	710,966	943	28,000	559,056	381,325	431,972	147,270
TOTAL	980,950	41,312	4,626,958	3,161,229	5,790,610	14,950	66,344	3,158,527	1,751,179	3,835,276	917,205
O.D.											8,269

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,889,041	14,538,294	925,474	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,359,763	-3,953,320	3,592	
TOTAL LOSSES	4,529,278	10,584,974	929,066	
EXPECTED LOSSES	8,388,083	11,131,715	1,114,600	
CREDIBILITY	.17	.50	.75	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.317	.741	.065	1.123
INDICATED (POST-TEST)	.365	.853	.075	1.293
PRES. ON RATE LEVEL	.528	.701	.070	1.299
DERIVED BY FORMULA	.500	.777	.074	1.351
UNDERLYING PRES. RATE	.587	.779	.078	1.444
PROPOSED	.481	.747	.071	1.299

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.355
IND. RATES				1.36	MINIMUM PREMIUM	
MAN. RATES	1.34	1.42	1.50	+ 1.36	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	43,086	1,715,534	3.981			2	6	30	38
2011	51,483	2,853,701	5.542			5	13	34	52
2012	52,871	3,929,616	7.432			3	10	26	39
2013	46,671	2,824,151	6.051			5	3	24	32
2014	49,657	1,324,328	2.666				6	20	26
TOTAL	243,768	12,647,330	5.188			15	38	134	187
O.D.		284,437	.116			1	2	1	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			590,694	74,678	264,605			277,173	164,838	224,779	118,767
2011			1,173,083	230,441	334,237			302,262	344,112	324,935	144,631
2012			820,697	625,590	769,526			375,118	645,687	468,390	224,608
2013			968,179	101,017	272,168			691,716	224,007	422,889	144,175
2014				118,464	228,201				149,422	602,932	225,309
TOTAL			3,552,653	1,150,190	1,868,737			1,646,269	1,528,066	2,043,925	857,490
O.D.			196,287	37,650	12,300			25,785	1,383	8,734	2,298

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			855,915	110,374	410,932			581,786	226,982	305,701	117,104
2011		11,346	1,667,085	332,850	526,373		12,386	601,480	414,592	422,728	140,147
2012	191	11,479	1,301,968	876,282	1,053,653	4,007	15,431	853,465	742,878	561,340	221,239
2013	310	10,657	1,361,257	213,722	402,908	6,520	21,552	1,363,468	301,776	486,401	141,003
2014	53	5,616	343,564	230,891	239,039	636	16,373	382,490	259,870	434,400	221,704
TOTAL	554	39,098	5,529,789	1,764,119	2,632,905	11,163	65,742	3,782,689	1,946,098	2,210,570	841,197
O.D.		172	292,717	49,100	19,600		17	54,556	1,644	11,172	2,266

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,776,497	8,635,208	843,463			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,310,364	-1,980,065	2,950			
TOTAL LOSSES	6,466,133	6,655,143	846,413			
EXPECTED LOSSES	6,384,283	5,587,161	911,693			
CREDIBILITY	.05	.15	.23			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.653	2.730	.347	5.730		
INDICATED (POST-TEST)	3.054	3.142	.399	6.595		
PRES. ON RATE LEVEL	2.357	2.062	.336	4.755		
DERIVED BY FORMULA	2.392	2.224	.350	4.966		
UNDERLYING PRES. RATE	2.619	2.292	.374	5.285		
PROPOSED	2.392	2.224	.350	4.966		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	5.181
IND. RATES				5.18	MINIMUM PREMIUM	
MAN. RATES	4.83	5.12	5.49	+ 5.18	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	37,340	1,251,392	3.351			1	15	30	46
2011	45,190	2,482,689	5.493			4	19	27	50
2012	48,980	2,491,072	5.085			2	14	23	39
2013	47,718	2,034,696	4.264			1	13	34	48
2014	49,511	2,426,068	4.900			1	5	51	57
TOTAL	228,739	10,685,917	4.672			9	66	165	240
O.D.		57,674	.025				3		3

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			267,512	304,242	149,497			46,102	174,772	115,788	193,479
2011			786,042	512,301	181,062			168,465	423,935	224,558	186,326
2012			325,111	730,755	122,482			69,427	718,775	313,002	211,520
2013			237,291	272,463	202,598			494,240	304,813	356,946	166,345
2014			167,664	233,498	619,151			42,934	63,665	1,054,754	244,402
TOTAL			1,783,620	2,053,259	1,274,790			821,168	1,685,960	2,065,048	1,002,072
O.D.				39,954					10,414		7,306

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			387,625	449,670	232,170			96,768	240,662	157,473	190,770
2011		7,667	1,139,532	718,102	292,083		6,923	354,916	505,898	293,869	180,550
2012	77	6,472	601,079	963,673	194,535	744	7,784	306,985	804,753	378,381	208,347
2013	91	4,444	473,822	353,770	274,841	4,370	15,409	945,730	348,659	408,434	162,685
2014	260	17,780	1,010,019	566,410	656,035	952	23,830	561,327	341,117	743,084	240,492
TOTAL	428	36,363	3,612,077	3,051,625	1,649,664	6,066	53,946	2,265,726	2,241,089	1,981,241	982,844
O.D.		108	6,056	53,314	874			857	12,301	131	7,184

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,981,627	8,990,239	990,028	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,367,293	-2,239,749	3,453	
TOTAL LOSSES	2,614,334	6,750,490	993,481	
EXPECTED LOSSES	6,535,073	6,358,944	1,022,463	
CREDIBILITY	.05	.15	.22	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.143	2.951	.434	4.528
INDICATED (POST-TEST)	1.316	3.397	.500	5.213
PRES. ON RATE LEVEL	2.571	2.501	.402	5.474
DERIVED BY FORMULA	2.508	2.635	.424	5.567
UNDERLYING PRES. RATE	2.857	2.780	.447	6.084
PROPOSED	2.466	2.591	.417	5.474

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	5.711
IND. RATES				5.71	MINIMUM PREMIUM	
MAN. RATES	5.90	6.26	6.32	+ 5.71	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	34,939	1,137,505	3.255			2	3	6	11
2011	40,606	1,052,177	2.591			1	2	13	16
2012	42,157	839,144	1.990				3	23	26
2013	37,191	1,377,288	3.703				8	22	30
2014	40,939	1,004,994	2.454			1	3	37	41
TOTAL	195,832	5,411,108	2.763			4	19	101	124
O.D.		34,680	.017					3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			363,377	210,080	94,453			132,281	162,148	146,856	28,310
2011			136,919	62,194	387,554			32,669	47,950	323,334	61,557
2012				183,033	218,291				89,442	249,055	99,323
2013				280,929	225,780				509,730	282,807	78,042
2014			124,000	86,998	177,093			28,528	65,655	409,213	113,507
TOTAL			624,296	823,234	1,103,171			193,478	874,925	1,411,265	380,739
O.D.					30,628					2,129	1,923

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			526,533	310,498	146,686			277,658	223,278	199,724	27,914
2011		1,471	206,203	93,595	585,518		1,467	69,743	61,724	412,932	59,649
2012		1,088	58,961	250,389	289,395		929	33,245	110,100	283,281	97,833
2013	38	2,663	224,214	354,734	286,563	1,046	6,409	315,771	495,812	320,161	76,325
2014	132	7,258	393,728	189,316	200,660	472	13,166	271,157	158,107	293,693	111,691
TOTAL	170	12,480	1,409,639	1,198,532	1,508,822	1,518	21,971	967,574	1,049,021	1,509,791	373,412
O.D.		20	1,434	862	45,152		5	305	227	2,157	1,883

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,415,116	5,314,564	375,295			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,330,102	-1,188,255	1,585			
TOTAL LOSSES	1,085,014	4,126,309	376,880			
EXPECTED LOSSES	2,567,357	3,358,520	483,705			
CREDIBILITY	.04	.13	.20			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.554	2.107	.192	2.853		
INDICATED (POST-TEST)	.638	2.425	.221	3.284		
PRES. ON RATE LEVEL	1.180	1.543	.222	2.945		
DERIVED BY FORMULA	1.158	1.658	.222	3.038		
UNDERLYING PRES. RATE	1.311	1.715	.247	3.273		
PROPOSED	1.158	1.658	.222	3.038		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	3.169
IND. RATES				3.17	MINIMUM PREMIUM	
MAN. RATES	3.05	3.23	3.40	+ 3.17	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	38,820	324,502	.835					1	15	16
2011	43,261	1,677,126	3.876			3	4		15	22
2012	42,307	333,076	.787				3		12	15
2013	45,179	1,143,199	2.530			2	1		11	14
2014	44,871	505,060	1.125						13	13
TOTAL	214,438	3,982,963	1.857			5	9		66	80
O.D.		1,931							1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				18,952	109,793				4,042	127,597	64,118
2011			532,275	87,853	62,684			449,225	377,079	100,542	67,468
2012				20,376	116,557					104,490	91,653
2013			454,903	57,234	103,323			131,450	101,677	162,215	132,397
2014					156,223					279,046	69,791
TOTAL			987,178	184,415	548,580			580,675	482,798	773,890	425,427
O.D.					302					321	1,308

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				28,011	170,508				5,566	173,533	63,220
2011		5,115	752,947	126,389	104,973		18,245	877,756	451,909	139,532	65,376
2012		240	15,108	33,243	152,221		96	5,343	5,107	117,614	90,278
2013	143	4,983	638,870	107,892	161,298	1,380	4,956	302,699	120,077	179,277	129,484
2014	19	2,441	141,368	84,468	150,667	193	3,776	116,889	78,961	193,774	68,674
TOTAL	162	12,779	1,548,293	380,003	739,667	1,573	27,073	1,302,687	661,620	803,730	417,032
O.D.					469					437	1,279

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,892,567	2,585,926	418,311	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,895,433	-996,074	1,643	
TOTAL LOSSES	997,134	1,589,852	419,954	
EXPECTED LOSSES	3,645,446	2,813,426	497,496	
CREDIBILITY	.05	.14	.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.465	.741	.196	1.402
INDICATED (POST-TEST)	.535	.853	.226	1.614
PRES. ON RATE LEVEL	1.530	1.180	.209	2.919
DERIVED BY FORMULA	1.480	1.134	.213	2.827
UNDERLYING PRES. RATE	1.700	1.312	.232	3.244
PROPOSED	1.480	1.134	.213	2.827

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.949
IND. RATES				2.95	MINIMUM PREMIUM	
MAN. RATES	3.27	3.47	3.37	+ 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
2010	47,910	1,258,656	2.627				2	26	28
2011	56,345	3,191,660	5.664			7	7	36	50
2012	50,973	1,742,689	3.418	1		1	10	35	47
2013	50,431	879,770	1.744			1	2	18	21
2014	62,794	1,614,801	2.571			2	4	22	28
TOTAL	268,453	8,687,576	3.236	1		11	25	137	174
O.D.		64,826	.024				1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				120,509	382,701				53,204	578,817	123,425
2011			1,208,481	235,847	366,364			475,007	235,493	342,292	328,176
2012	3,000		204,690	292,875	413,498	52,797		14,877	199,789	276,058	285,105
2013			167,852	184,491	104,645			84,450	63,704	128,225	146,403
2014			480,980	174,146	169,023			174,909	145,472	363,847	106,424
TOTAL	3,000		2,062,003	1,007,868	1,436,231	52,797		749,243	697,662	1,689,239	989,533
O.D.				7,939	15,723				405	30,276	10,483

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				178,112	594,335				73,262	787,191	121,697
2011		11,701	1,717,873	341,117	575,360		19,396	917,855	288,499	446,064	318,003
2012	3,621	3,766	374,204	409,162	555,089	153,648	2,222	86,959	232,768	317,823	280,828
2013	71	3,162	349,095	236,383	150,245	897	3,226	197,010	78,232	139,401	143,182
2014	440	17,232	869,655	306,130	252,761	997	37,649	540,446	208,756	284,080	104,721
TOTAL	4,132	35,861	3,310,827	1,470,904	2,127,790	155,542	62,493	1,742,270	881,517	1,974,559	968,431
O.D.		22	1,982	11,911	20,540		29	1,580	1,958	34,083	10,327

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,314,738	6,523,262	978,758			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,941,397	-1,687,880	3,881			
TOTAL LOSSES	2,373,341	4,835,382	982,639			
EXPECTED LOSSES	5,685,835	4,799,940	1,116,765			
CREDIBILITY	.06	.16	.25			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.884	1.801	.366	3.051		
INDICATED (POST-TEST)	1.017	2.073	.421	3.511		
PRES. ON RATE LEVEL	1.906	1.609	.374	3.889		
DERIVED BY FORMULA	1.853	1.683	.386	3.922		
UNDERLYING PRES. RATE	2.118	1.788	.416	4.322		
PROPOSED	1.837	1.669	.383	3.889		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	4.057
IND. RATES				4.06	MINIMUM PREMIUM	
MAN. RATES	4.20	4.45	4.49	+ 4.06	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	39,646	548,937	1.384			1	1	16	18
2011	45,782	4,979,917	10.877			4	4	20	28
2012	46,194	1,119,494	2.423			1	6	18	25
2013	47,364	1,011,038	2.134				5	29	34
2014	47,049	667,919	1.419			1		10	11
TOTAL	226,035	8,327,305	3.684			7	16	93	116
O.D.		14,258	.006					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			239,823	9,822	43,586			85,939	7,115	90,476	72,176
2011			691,769	157,471	168,382			3,476,700	109,304	206,223	170,068
2012			274,099	296,634	65,425			43,155	240,577	99,692	99,912
2013				134,734	227,162				190,377	319,339	139,426
2014			244,201		134,887			46,830		80,819	161,182
TOTAL			1,449,892	598,661	639,442			3,652,624	547,373	796,549	642,764
O.D.					5,911					6,573	1,774

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			347,504	14,517	67,688			180,386	9,797	123,047	71,166
2011		4,405	648,311	224,058	263,049		25,495	1,192,027	139,189	273,457	164,796
2012	64	3,978	435,646	395,406	105,292	462	3,125	138,669	269,798	121,622	98,413
2013	17	1,696	138,766	187,946	276,726	479	2,925	148,326	208,003	336,161	136,359
2014	212	7,968	383,649	101,736	161,500	199	7,712	103,869	27,926	60,442	158,603
TOTAL	293	18,047	1,953,876	923,663	874,255	1,140	39,257	1,763,277	654,713	914,729	629,337
O.D.		10	546	344	7,689		6	335	321	7,399	1,747

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,776,787	3,383,113	631,084			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,490,417	-841,432	2,199			
TOTAL LOSSES	2,286,370	2,541,681	633,283			
EXPECTED LOSSES	2,872,905	2,377,888	666,804			
CREDIBILITY	.05	.15	.22			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.012	1.124	.280	2.416		
INDICATED (POST-TEST)	1.165	1.294	.322	2.781		
PRES. ON RATE LEVEL	1.144	.947	.265	2.356		
DERIVED BY FORMULA	1.145	.999	.278	2.422		
UNDERLYING PRES. RATE	1.271	1.052	.295	2.618		
PROPOSED	1.145	.999	.278	2.422		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.527
IND. RATES				2.53	MINIMUM PREMIUM	
MAN. RATES	2.44	2.59	2.72	+ 2.53	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	13,785	68,449	.496				1	1	2
2011	14,353	88,611	.617					3	3
2012	13,774	260,009	1.887				4	5	9
2013	16,709	65,868	.394				1	4	5
2014	13,442	264,174	1.965					9	9
TOTAL	72,063	747,111	1.037				6	22	28

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				1,691	2,364				35,987	13,067	15,340
2011					21,356					44,359	22,896
2012				72,986	20,312				114,471	34,462	17,778
2013				4,331	17,159				4,777	23,322	16,279
2014					116,012					127,477	20,685
TOTAL				79,008	177,203				155,235	242,687	92,978

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				2,499	3,671				49,554	17,771	15,125
2011		8	569	358	32,088		20	595	649	56,502	22,186
2012		352	17,331	95,965	28,593		936	28,024	127,029	42,567	17,511
2013		87	7,049	7,519	20,444	18	109	5,902	6,853	23,951	15,921
2014	14	1,824	104,982	62,719	111,875	87	1,727	53,388	36,070	88,519	20,354
TOTAL	14	2,271	129,931	169,060	196,671	105	2,792	87,909	220,155	229,310	91,097

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	223,022	815,196	91,097	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-639,289	-326,119	427	
TOTAL LOSSES		489,077	91,524	
EXPECTED LOSSES	1,218,584	913,759	136,199	
CREDIBILITY	.02	.07	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.679	.127	.806
INDICATED (POST-TEST)	.000	.782	.146	.928
PRES. ON RATE LEVEL	1.522	1.141	.170	2.833
DERIVED BY FORMULA	1.492	1.116	.168	2.776
UNDERLYING PRES. RATE	1.691	1.268	.189	3.148
PROPOSED	1.492	1.116	.168	2.776

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.896
IND. RATES				2.90	MINIMUM PREMIUM	
MAN. RATES	3.12	3.31	3.27	+ 2.90	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	236,915	1,518,558	.640				12	40		52
2011	249,007	1,941,418	.779			2	9	51		62
2012	240,448	2,434,434	1.012			3	11	36		50
2013	259,285	1,698,497	.655			4	5	31		40
2014	249,216	1,250,204	.501			1	8	26		35
TOTAL	1,234,871	8,843,111	.716			10	45	184		239
O.D.		377,728	.030			1	2	2		5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				325,022	316,843				332,282	330,920	213,491
2011			519,864	68,300	350,665			272,860	79,519	426,738	223,472
2012			670,548	529,596	165,222			212,724	367,125	312,117	177,102
2013			708,653	80,812	169,219			247,944	57,030	247,299	187,540
2014			128,252	189,918	264,587			35,091	220,950	235,634	175,772
TOTAL			2,027,317	1,193,648	1,266,536			768,619	1,056,906	1,552,708	977,377
O.D.			131,113	120,922	29,469			31,084	57,151	5,467	2,522

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				480,382	492,055				457,553	450,053	210,502
2011		5,106	741,957	104,054	537,239		11,245	525,735	103,237	548,643	216,544
2012	158	8,859	1,024,741	712,968	258,487	2,273	8,801	486,588	424,598	370,698	174,445
2013	220	7,731	992,494	159,767	260,297	2,328	7,689	489,774	97,141	269,824	183,414
2014	170	10,511	596,531	330,519	302,053	604	20,269	343,333	202,466	190,102	172,960
TOTAL	548	32,207	3,355,723	1,787,690	1,850,131	5,205	48,004	1,845,430	1,284,995	1,829,320	957,865
O.D.	109	3,439	157,182	195,163	51,333	98	4,694	55,657	73,494	8,789	2,469

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,508,296	7,080,915	960,334			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,761,033	-2,114,611	4,033			
TOTAL LOSSES	2,747,263	4,966,304	964,367			
EXPECTED LOSSES	5,285,247	5,952,078	1,247,219			
CREDIBILITY	.15	.45	.68			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.222	.402	.078	.702		
INDICATED (POST-TEST)	.256	.463	.090	.809		
PRES. ON RATE LEVEL	.385	.434	.091	.910		
DERIVED BY FORMULA	.366	.447	.090	.903		
UNDERLYING PRES. RATE	.428	.482	.101	1.011		
PROPOSED	.366	.447	.090	.903		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	.942
IND. RATES				.94	MINIMUM PREMIUM	
MAN. RATES	.99	1.05	1.05	+ .94	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	524,369	8,136,025	1.551			11	46	135	192
2011	564,457	9,534,030	1.689			12	41	163	216
2012	657,032	8,441,706	1.284			11	34	106	151
2013	692,529	8,143,117	1.175		1	4	46	154	205
2014	719,370	7,359,727	1.023			2	12	144	158
TOTAL	3,157,757	41,614,605	1.318		1	40	179	702	922
O.D.		1,079,541	.034			2			2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,830,707	1,525,856	734,357			805,567	1,266,002	1,065,586	907,950
2011			2,007,175	1,354,011	1,322,359			901,603	1,369,656	1,529,634	1,049,592
2012			2,023,879	1,441,214	938,984			813,825	1,118,653	1,075,097	1,030,054
2013		5,361	796,291	1,408,436	1,389,820		2,288	743,903	1,359,816	1,520,772	916,430
2014			415,098	630,823	1,929,467			63,542	431,308	2,822,547	1,066,942
TOTAL		5,361	7,073,150	6,360,340	6,314,987		2,288	3,328,440	5,545,435	8,013,636	4,970,968
O.D.			597,563					462,213			19,765

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			2,652,695	2,255,216	1,140,456			1,690,886	1,743,286	1,449,194	895,239
2011		19,914	2,935,786	1,911,625	2,038,534		37,192	1,829,845	1,650,217	1,979,050	1,017,055
2012	476	26,621	3,100,430	1,973,317	1,348,218	8,688	31,284	1,789,921	1,305,598	1,274,861	1,014,603
2013	412	28,151	2,198,727	1,864,138	1,801,107	9,369	41,069	2,202,477	1,459,512	1,676,324	896,269
2014	699	51,192	2,920,459	1,664,568	2,015,142	2,788	70,880	1,652,332	1,063,204	2,011,208	1,049,871
TOTAL	1,587	125,878	13,808,097	9,668,864	8,343,457	20,845	180,425	9,165,461	7,221,817	8,390,637	4,873,037
O.D.		4,277	629,035	3,066	8,308		12,856	597,214	3,582	4,760	19,316

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	24,545,675	33,644,491	4,892,353	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-12,342,024	-10,177,072	21,804	
TOTAL LOSSES	12,203,651	23,467,419	4,914,157	
EXPECTED LOSSES	23,998,952	29,019,787	6,252,359	
CREDIBILITY	.29	.85	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.386	.743	.156	1.285
INDICATED (POST-TEST)	.444	.855	.180	1.479
PRES. ON RATE LEVEL	.684	.827	.178	1.689
DERIVED BY FORMULA	.614	.851	.180	1.645
UNDERLYING PRES. RATE	.760	.919	.198	1.877
PROPOSED	.614	.851	.180	1.645

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.716
IND. RATES				1.72	MINIMUM PREMIUM	
MAN. RATES	2.04	2.16	1.95	+ 1.72	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	230,319	5,506,586	2.390			8	5	36	49
2011	259,661	1,611,650	.620				6	40	46
2012	262,477	1,329,853	.506			1	4	46	51
2013	271,560	1,108,182	.408				7	38	45
2014	282,921	1,893,893	.669			1	9	39	49
TOTAL	1,306,938	11,450,164	.876			10	31	199	240
O.D.		9,905						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,604,378	96,431	293,156			2,761,573	30,081	418,416	302,551
2011				237,537	317,165				279,895	453,994	323,059
2012			123,179	24,222	294,971				30,181	590,116	267,184
2013				170,446	211,464				162,282	252,005	311,985
2014			197,832	383,577	383,373			51,825	251,702	405,262	220,322
TOTAL			1,925,389	912,213	1,500,129			2,813,398	754,141	2,119,793	1,425,101
O.D.					1,274					4,365	4,266

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			2,163,292	142,524	455,270			1,963,111	41,422	569,044	298,315
2011		168	24,135	334,383	479,103		207	29,102	337,217	581,775	313,044
2012	29	1,650	197,285	51,482	389,540		792	37,075	61,869	665,213	263,176
2013	21	1,877	155,611	226,380	261,142	396	2,422	123,539	175,143	266,081	305,121
2014	277	17,435	1,002,637	578,650	456,563	820	26,655	466,135	270,647	312,668	216,797
TOTAL	327	21,130	3,542,960	1,333,419	2,041,618	1,216	30,076	2,618,962	886,298	2,394,781	1,396,453
O.D.		3	335	190	1,492	2	11	621	464	4,424	4,175

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,215,643	6,662,686	1,400,628			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,324,338	-2,075,760	6,025			
TOTAL LOSSES	2,891,305	4,586,926	1,406,653			
EXPECTED LOSSES	6,417,066	5,881,223	1,790,505			
CREDIBILITY	.16	.47	.71			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.221	.351	.108	.680		
INDICATED (POST-TEST)	.254	.404	.124	.782		
PRES. ON RATE LEVEL	.442	.405	.123	.970		
DERIVED BY FORMULA	.412	.405	.124	.941		
UNDERLYING PRES. RATE	.491	.450	.137	1.078		
PROPOSED	.412	.405	.124	.941		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	.981
IND. RATES				.98	MINIMUM PREMIUM	
MAN. RATES	1.11	1.18	1.12	+ .98	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	70,473	1,770,320	2.512			2	11	35	48
2011	74,326	3,013,679	4.054			3	14	42	59
2012	74,070	1,194,786	1.613				7	42	49
2013	75,130	1,162,321	1.547			1	16	30	47
2014	76,741	805,795	1.050				1	30	31
TOTAL	370,740	7,946,901	2.144			6	49	179	234

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			296,721	290,888	250,290			97,499	310,563	381,144	143,215
2011			543,678	335,702	448,739			384,114	471,590	680,253	149,603
2012				379,543	200,459				156,023	332,419	126,342
2013			131,350	314,801	176,978			32,547	234,966	163,601	108,078
2014				3,816	315,031				8,542	351,221	127,185
TOTAL			971,749	1,324,750	1,391,497			514,160	1,181,684	1,908,638	654,423

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			429,949	429,934	388,698			204,650	427,645	518,358	141,210
2011		5,424	795,575	476,294	687,902		15,864	770,751	571,268	878,138	144,965
2012		1,975	98,890	504,558	272,060		1,526	52,777	187,076	379,311	124,447
2013	70	3,945	398,195	393,905	242,337	775	3,869	205,914	234,548	183,299	105,700
2014	37	4,998	289,484	173,805	304,441	260	5,220	154,533	104,482	244,795	125,150
TOTAL	107	16,342	2,012,093	1,978,496	1,895,438	1,035	26,479	1,388,625	1,525,019	2,203,901	641,472

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,444,681	7,602,854	641,472			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,986,282	-2,490,758	2,859			
TOTAL LOSSES	458,399	5,112,096	644,331			
EXPECTED LOSSES	5,731,641	7,025,524	874,946			
CREDIBILITY	.07	.20	.31			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.124	1.379	.174	1.677		
INDICATED (POST-TEST)	.143	1.587	.200	1.930		
PRES. ON RATE LEVEL	1.391	1.705	.213	3.309		
DERIVED BY FORMULA	1.304	1.681	.209	3.194		
UNDERLYING PRES. RATE	1.546	1.895	.236	3.677		
PROPOSED	1.304	1.681	.209	3.194		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	3.332
IND. RATES				3.33	MINIMUM PREMIUM	
MAN. RATES	3.72	3.95	3.82	+ 3.33	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	40,460	595,704	1.472				6	11	17	
2011	39,721	235,825	.593					10	10	
2012	39,224	786,346	2.004			1	3	18	22	
2013	40,149	533,975	1.329				4	14	18	
2014	42,107	263,158	.624				1	7	8	
TOTAL	201,661	2,415,008	1.198			1	14	60	75	
O.D.		537,034	.266				1	1	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				249,746	34,216				127,942	103,954	79,846
2011					109,321					53,228	73,276
2012			143,799	96,745	97,334			102,227	41,078	174,941	130,222
2013				123,722	73,410				155,533	121,882	59,428
2014				7,680	33,567				31,158	63,618	127,135
TOTAL			143,799	477,893	347,848			102,227	355,711	517,623	469,907
O.D.			182,626	75,000	28,652			249,760	294		702

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				369,126	53,137				176,176	141,378	78,728
2011		42	2,915	1,835	164,259		22	709	776	67,800	71,004
2012	33	1,906	221,925	134,647	135,453	1,091	3,182	204,067	57,061	201,765	128,269
2013	13	1,075	91,903	152,322	95,710	328	2,039	101,408	155,084	133,759	58,121
2014	5	664	39,252	25,110	33,601	90	2,574	53,745	36,620	47,452	125,101
TOTAL	51	3,687	355,995	683,040	482,160	1,509	7,817	359,929	425,717	592,154	461,223
O.D.		1,739	255,778	112,097	47,876		10,118	470,016	3,225	3,746	691

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,466,639	2,350,015	461,914	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-858,620	-580,833	1,332	
TOTAL LOSSES	608,019	1,769,182	463,246	
EXPECTED LOSSES	1,643,537	1,637,488	407,354	
CREDIBILITY	.05	.14	.20	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.302	.877	.230	1.409
INDICATED (POST-TEST)	.348	1.009	.265	1.622
PRES. ON RATE LEVEL	.733	.731	.182	1.646
DERIVED BY FORMULA	.714	.770	.199	1.683
UNDERLYING PRES. RATE	.815	.812	.202	1.829
PROPOSED	.698	.753	.195	1.646

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.717
IND. RATES				1.72	MINIMUM PREMIUM	
MAN. RATES	1.72	1.82	1.90	+ 1.72	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	250,197	5,170,577	2.066			5	39	81	125	
2011	280,490	6,090,409	2.171			6	37	108	151	
2012	267,083	5,567,913	2.084			5	26	108	139	
2013	279,228	6,606,648	2.366			8	30	103	141	
2014	316,280	6,076,524	1.921			5	14	127	146	
TOTAL	1,393,278	29,512,071	2.118			29	146	527	702	
O.D.		265,791	.019			1		2	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			782,061	1,004,953	591,530			516,398	816,709	929,491	529,435
2011			1,044,640	1,472,370	514,946			544,465	1,035,187	882,693	596,108
2012			806,712	1,013,304	935,460			346,311	604,191	1,127,503	734,432
2013			1,324,631	1,064,661	788,330			638,433	861,178	1,241,969	687,446
2014			853,946	624,675	952,903			337,522	308,363	2,173,321	825,794
TOTAL			4,811,990	5,179,963	3,783,169			2,383,129	3,625,628	6,354,977	3,373,215
O.D.			153,750		5,294			77,000		17,667	12,080

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,133,205	1,485,321	918,649			1,083,918	1,124,606	1,264,112	522,023
2011		10,446	1,573,961	2,055,453	808,825		22,458	1,121,608	1,241,704	1,145,469	577,629
2012	189	13,285	1,380,668	1,389,120	1,280,470	3,693	14,955	825,316	728,642	1,300,862	723,416
2013	519	22,196	2,515,466	1,412,957	1,111,184	7,543	29,309	1,733,275	967,253	1,355,141	672,322
2014	916	46,259	2,499,754	1,182,711	1,128,813	2,980	94,096	1,683,136	835,629	1,572,720	812,581
TOTAL	1,624	92,186	9,103,054	7,525,562	5,247,941	14,216	160,818	6,447,253	4,897,834	6,638,304	3,307,971
O.D.		1,468	215,501	1,154	10,612		3,128	145,454	1,393	22,665	11,798

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,184,702	24,345,465	3,319,769			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,130,395	-7,198,043	14,270			
TOTAL LOSSES	9,054,307	17,147,422	3,334,039			
EXPECTED LOSSES	13,765,586	20,439,389	4,151,967			
CREDIBILITY	.17	.49	.74			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.650	1.231	.239	2.120		
INDICATED (POST-TEST)	.748	1.417	.275	2.440		
PRES. ON RATE LEVEL	.889	1.320	.268	2.477		
DERIVED BY FORMULA	.865	1.368	.273	2.506		
UNDERLYING PRES. RATE	.988	1.467	.298	2.753		
PROPOSED	.855	1.352	.270	2.477		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.584
IND. RATES				2.58	MINIMUM PREMIUM	
MAN. RATES	2.52	2.67	2.86	+ 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
2010	657,200	15,264,115	2.322	1	1	30	37	191	260
2011	673,680	13,592,609	2.017			21	45	181	247
2012	681,255	12,809,874	1.880	1	1	7	31	161	201
2013	723,498	13,901,752	1.921			13	63	176	252
2014	753,860	11,894,664	1.577			8	37	198	243
TOTAL	3,489,493	67,463,014	1.933	2	2	79	213	907	1203
O.D.		695,056	.019			2	4	8	14

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	20,000	203,521	5,378,260	1,393,148	1,845,561		94,843	2,102,108	644,261	1,913,908	1,668,505
2011			3,696,428	1,671,897	1,277,010			2,606,878	1,363,807	1,499,412	1,477,177
2012	3,000	501,173	1,228,670	1,170,890	1,716,073		3,625,079	706,314	758,216	1,810,142	1,290,317
2013			2,165,392	2,176,376	1,649,216			1,246,558	2,150,531	3,058,094	1,455,585
2014			1,359,782	1,177,189	2,276,221			645,352	1,063,066	3,831,467	1,541,587
TOTAL	23,000	704,694	13,828,532	7,589,500	8,764,081		3,719,922	7,307,210	5,979,881	12,113,023	7,433,171
O.D.			306,411	253,944	39,605			1,720	10,794	61,804	20,778

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	30,620	377,328	7,793,098	2,059,072	2,866,162		150,611	4,412,325	887,144	2,602,919	1,645,146
2011		34,244	5,059,237	2,361,484	2,001,586		74,487	3,562,562	1,653,280	1,954,300	1,431,385
2012	3,865	131,449	2,061,223	1,649,623	2,318,173	7,547	805,188	1,632,273	943,622	2,088,459	1,270,962
2013	902	40,500	4,462,700	2,861,762	2,273,046	15,875	64,058	3,727,949	2,384,685	3,318,445	1,423,562
2014	1,597	88,817	4,878,314	2,459,221	2,558,541	6,193	201,585	3,494,328	1,788,937	2,831,863	1,516,922
TOTAL	36,984	672,338	24,254,572	11,391,162	12,017,508	29,615	1,295,929	16,829,437	7,657,668	12,795,986	7,287,977
O.D.	41	2,303	472,307	349,590	60,180	21	206	8,177	13,998	76,094	20,366

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	43,601,930	44,362,186	7,308,343	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-17,815,606	-13,699,651	30,996	
TOTAL LOSSES	25,786,324	30,662,535	7,339,339	
EXPECTED LOSSES	34,266,821	38,768,268	9,247,157	
CREDIBILITY	.31	.90	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.739	.879	.210	1.828
INDICATED (POST-TEST)	.851	1.012	.242	2.105
PRES. ON RATE LEVEL	.884	1.000	.238	2.122
DERIVED BY FORMULA	.874	1.011	.242	2.127
UNDERLYING PRES. RATE	.982	1.111	.265	2.358
PROPOSED	.872	1.009	.241	2.122

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.214
IND. RATES				2.21	MINIMUM PREMIUM	
MAN. RATES	2.26	2.40	2.45	+ 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
2010	162,090	3,726,485	2.299			6	15	57	78
2011	151,883	3,481,940	2.292			4	15	47	66
2012	159,628	2,453,930	1.537			2	11	42	55
2013	168,592	2,617,197	1.552			1	12	50	63
2014	180,063	2,604,962	1.446				13	64	77
TOTAL	822,256	14,884,514	1.810			13	66	260	339
O.D.		3,116							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,056,890	422,628	306,335			771,965	465,614	423,575	279,478
2011			853,936	810,035	279,684			370,613	462,817	468,697	236,158
2012			372,979	476,049	258,078			166,440	386,363	476,728	317,293
2013			198,347	637,165	480,767			128,133	474,412	354,380	343,993
2014				354,704	662,520				254,331	879,977	453,430
TOTAL			2,482,152	2,700,581	1,987,384			1,437,151	2,043,537	2,603,357	1,630,352
O.D.											3,116

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,503,762	624,645	475,736			1,557,384	641,150	576,062	275,565
2011		8,404	1,256,888	1,132,673	444,708		15,230	741,796	557,663	608,361	228,837
2012	88	5,945	623,782	641,897	365,344	1,779	7,869	415,333	452,109	555,038	312,534
2013	131	7,804	752,389	811,649	628,829	2,097	9,504	525,852	480,823	398,375	336,425
2014	149	16,518	1,009,895	680,055	695,691	991	25,879	589,773	400,950	637,793	446,175
TOTAL	368	38,671	5,146,716	3,890,919	2,610,308	4,867	58,482	3,830,138	2,532,695	2,775,629	1,599,536
O.D.											3,041

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,079,242	11,809,551	1,602,577			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,357,934	-3,621,150	6,759			
TOTAL LOSSES	3,721,308	8,188,401	1,609,336			
EXPECTED LOSSES	10,294,646	10,253,532	2,006,305			
CREDIBILITY	.12	.35	.52			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.453	.996	.196	1.645		
INDICATED (POST-TEST)	.521	1.146	.226	1.893		
PRES. ON RATE LEVEL	1.127	1.121	.220	2.468		
DERIVED BY FORMULA	1.054	1.130	.223	2.407		
UNDERLYING PRES. RATE	1.252	1.247	.244	2.743		
PROPOSED	1.054	1.130	.223	2.407		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.511
IND. RATES				2.51	MINIMUM PREMIUM	
MAN. RATES	2.76	2.93	2.85	+ 2.51	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	105,164	2,184,841	2.077			2	15	24	41
2011	110,418	1,911,652	1.731			2	17	34	53
2012	115,034	1,805,379	1.569			1	6	42	49
2013	110,747	6,612,319	5.970		1	3	12	39	55
2014	127,849	1,978,690	1.547			2	1	45	48
TOTAL	569,212	14,492,881	2.546		1	10	51	184	246
O.D.		132,618	.023				3	3	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			364,946	671,991	82,210			118,294	501,753	250,312	195,335
2011			250,218	393,013	205,166			118,658	349,023	345,505	250,069
2012			183,089	185,091	452,546			42,565	122,156	540,610	279,322
2013		548,614	466,230	577,177	756,124		3,159,327	37,699	333,061	527,682	206,405
2014			288,948	63,489	524,036			119,574	29,172	684,699	268,772
TOTAL		548,614	1,553,431	1,890,761	2,020,082		3,159,327	436,790	1,335,165	2,348,808	1,199,903
O.D.				37,047	9,131				32,077	36,338	18,025

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			528,807	993,202	127,674			248,299	690,915	340,424	192,600
2011		2,537	381,856	549,598	317,116		4,961	256,643	418,615	446,234	242,317
2012	44	3,128	326,106	270,957	601,781	453	2,590	132,969	161,645	613,991	275,132
2013	215	126,666	1,150,057	801,271	969,483	1,258	736,990	430,320	364,577	564,931	201,864
2014	312	16,261	857,195	375,039	552,728	877	27,778	490,912	224,096	489,547	264,472
TOTAL	571	148,592	3,244,021	2,990,067	2,568,782	2,588	772,319	1,559,143	1,859,848	2,455,127	1,176,385
O.D.		12	2,091	52,548	13,647		21	1,250	43,898	45,144	17,705

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,730,608	10,029,061	1,194,090			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,115,059	-2,614,394	4,618			
TOTAL LOSSES	2,615,549	7,414,667	1,198,708			
EXPECTED LOSSES	6,016,570	7,422,525	1,354,725			
CREDIBILITY	.09	.27	.41			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.460	1.303	.211	1.974		
INDICATED (POST-TEST)	.529	1.500	.243	2.272		
PRES. ON RATE LEVEL	.951	1.174	.214	2.339		
DERIVED BY FORMULA	.913	1.262	.226	2.401		
UNDERLYING PRES. RATE	1.057	1.304	.238	2.599		
PROPOSED	.890	1.229	.220	2.339		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.440
IND. RATES				2.44	MINIMUM PREMIUM	
MAN. RATES	2.53	2.68	2.70	+ 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	
2010	16,890	95,173	.563						3	3
2011	17,213	142,778	.829						5	5
2012	18,912	127,214	.672					1	2	3
2013	18,707	184,323	.985					1	3	4
2014	18,826	88,543	.470						2	2
TOTAL	90,548	638,031	.705						2	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					45,417					37,658	12,098
2011					54,698					79,603	8,477
2012				47,968	6,073				4,434	38,498	30,241
2013				108,703	2,880				53,385	10,975	8,380
2014					6,939					67,861	13,743
TOTAL				156,671	116,007				57,819	234,595	72,939

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					70,532					51,214	11,929
2011		22	1,459	918	82,186		36	1,065	1,164	101,393	8,214
2012		220	10,718	62,646	9,328		72	2,989	6,735	43,479	29,787
2013	11	733	64,563	124,593	11,883	101	626	30,422	49,932	14,640	8,196
2014	1	104	6,277	3,749	6,692	47	918	28,424	19,202	47,123	13,523
TOTAL	12	1,079	83,017	191,906	180,621	148	1,652	62,900	77,033	257,849	71,649

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	148,808	707,409	71,649	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-376,714	-173,664	357	
TOTAL LOSSES		533,745	72,006	
EXPECTED LOSSES	725,289	490,770	108,657	
CREDIBILITY	.03	.08	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.589	.080	.669
INDICATED (POST-TEST)	.000	.678	.092	.770
PRES. ON RATE LEVEL	.721	.487	.108	1.316
DERIVED BY FORMULA	.699	.502	.106	1.307
UNDERLYING PRES. RATE	.801	.542	.120	1.463
PROPOSED	.699	.502	.106	1.307

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.363
IND. RATES				1.36	MINIMUM PREMIUM	
MAN. RATES	1.43	1.52	1.52	+ 1.36	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	136,736	377,056	.275				1	11	12
2011	142,197	765,356	.538			1	4	6	11
2012	120,363	1,062,077	.882			2	6	16	24
2013	123,047	486,038	.395				1	12	13
2014	134,182	495,869	.369					9	9
TOTAL	656,525	3,186,396	.485			3	12	54	69
O.D.		7,416	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				56,877	29,297				34,733	132,681	123,468
2011			231,093	114,898	146,999			64,427	37,310	97,686	72,943
2012			460,789	132,833	76,820			92,516	75,205	140,833	83,081
2013				24,832	107,754				12,016	155,112	186,324
2014					222,184					148,452	125,233
TOTAL			691,882	329,440	583,054			156,943	159,264	674,764	591,049
O.D.											7,416

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				84,064	45,499				47,827	180,447	121,739
2011		2,286	335,162	163,213	226,376		2,654	125,618	46,224	125,861	70,682
2012	107	4,998	651,875	187,687	122,979	987	3,172	192,509	92,426	164,171	81,835
2013	6	556	42,885	44,513	128,210	87	520	28,540	27,537	157,983	182,225
2014	29	3,482	201,048	120,131	214,274	102	2,010	62,178	42,005	103,091	123,229
TOTAL	142	11,322	1,230,970	599,608	737,338	1,176	8,356	408,845	256,019	731,553	579,710
O.D.											7,310

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,660,811	2,324,518	587,020			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,172,723	-731,939	2,253			
TOTAL LOSSES	488,088	1,592,579	589,273			
EXPECTED LOSSES	2,232,185	2,054,924	702,482			
CREDIBILITY	.10	.30	.45			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.074	.243	.090	.407		
INDICATED (POST-TEST)	.085	.280	.104	.469		
PRES. ON RATE LEVEL	.306	.282	.096	.684		
DERIVED BY FORMULA	.284	.281	.100	.665		
UNDERLYING PRES. RATE	.340	.313	.107	.760		
PROPOSED	.284	.281	.100	.665		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	.693
IND. RATES				.69	MINIMUM PREMIUM	
MAN. RATES	.76	.81	.79	+ .69	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	1,214,552	23,016,843	1.895	1	1	38	87	328	455
2011	1,311,941	21,807,091	1.662	1		27	97	357	482
2012	1,334,808	22,459,809	1.682	1		30	90	358	479
2013	1,352,881	26,155,246	1.933	3		28	89	297	417
2014	1,360,557	15,452,142	1.135	1		7	55	309	372
TOTAL	6,574,739	108,891,131	1.656	7	1	130	418	1649	2205
O.D.		795,071	.012			1	3	11	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	327,597	9,244	6,752,061	2,734,811	2,261,631	3,374	10,717	3,872,243	2,043,237	2,652,314	2,349,614
2011	482,295		5,078,511	2,641,903	2,348,890	231		2,936,859	2,470,121	3,335,906	2,512,375
2012	3,000		5,763,868	3,239,109	2,848,659			2,615,995	2,352,634	3,312,886	2,323,658
2013	1,567,018		5,887,523	3,130,672	2,526,875	23,455		3,512,533	3,252,879	4,177,407	2,076,884
2014	673		1,219,115	2,148,594	2,911,837	500		436,828	1,684,224	4,978,855	2,071,516
TOTAL	2,380,583	9,244	24,701,078	13,895,089	12,897,892	27,560	10,717	13,374,458	11,803,095	18,457,368	11,334,047
O.D.			440,000	103,233	86,834			280	40,923	57,865	65,936

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	501,551	17,138	9,319,101	4,042,047	3,512,304	9,660	17,019	6,865,075	2,813,536	3,607,142	2,316,719
2011	661,676	48,383	7,135,275	3,732,899	3,648,711	268	106,656	5,134,689	2,995,501	4,318,984	2,434,491
2012	4,915	71,873	8,631,185	4,505,671	4,039,897	27,177	88,803	5,331,168	2,825,945	3,893,609	2,288,803
2013	2,109,708	81,927	9,621,772	4,287,565	3,645,730	70,627	122,889	7,358,239	3,632,682	4,580,500	2,031,193
2014	2,589	112,256	6,426,704	3,667,740	3,308,894	7,619	221,785	4,203,391	2,462,211	3,674,715	2,038,372
TOTAL	3,280,439	331,577	41,134,037	20,235,922	18,155,536	115,351	557,152	28,892,562	14,729,875	20,074,950	11,109,578
O.D.		4,663	639,716	139,048	140,897	2	331	10,730	46,579	73,399	64,734

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	74,966,560	73,596,206	11,174,312	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-30,774,496	-22,430,031	46,538	
TOTAL LOSSES	44,192,064	51,166,175	11,220,850	
EXPECTED LOSSES	59,172,651	63,314,737	14,201,436	
CREDIBILITY	.47	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.672	.778	.171	1.621
INDICATED (POST-TEST)	.773	.895	.197	1.865
PRES. ON RATE LEVEL	.810	.867	.194	1.871
DERIVED BY FORMULA	.793	.895	.197	1.885
UNDERLYING PRES. RATE	.900	.963	.216	2.079
PROPOSED	.787	.888	.196	1.871

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.952
IND. RATES				1.95	MINIMUM PREMIUM	
MAN. RATES	2.09	2.22	2.16	+ 1.95	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	249,855	5,767,107	2.308			10	26	111	147
2011	274,338	3,755,776	1.369			3	33	65	101
2012	263,805	4,972,491	1.884	1		4	20	87	112
2013	287,456	5,593,957	1.946			9	29	63	101
2014	283,356	3,893,700	1.374			2	7	72	81
TOTAL	1,358,810	23,983,031	1.765	1		28	115	398	542
O.D.		159,254	.011				2	1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,639,770	559,263	1,358,281			518,421	343,343	963,346	384,683
2011			513,984	751,883	701,618			171,478	480,102	764,296	372,415
2012	470,607		604,767	709,894	1,061,375	272		192,631	598,563	967,333	367,049
2013			1,378,536	1,060,049	450,519			1,109,677	465,503	652,147	477,526
2014			261,655	221,387	1,076,946			92,751	167,963	1,433,908	639,090
TOTAL	470,607		4,398,712	3,302,476	4,648,739	272		2,084,958	2,055,474	4,781,030	2,240,763
O.D.				105,017	36,000					3,000	15,237

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			2,376,027	826,588	2,109,415			1,088,167	472,784	1,310,158	379,297
2011		5,321	788,191	1,056,878	1,071,779		7,280	372,424	580,153	982,096	360,870
2012	560,601	10,215	1,057,869	997,716	1,426,839	2,848	10,683	536,670	709,333	1,115,143	361,543
2013	508	21,308	2,465,927	1,359,003	717,586	10,357	34,832	2,185,320	575,814	758,659	467,020
2014	388	26,960	1,510,947	814,047	1,107,707	1,513	41,757	885,362	516,094	1,021,926	628,865
TOTAL	561,497	63,804	8,198,961	5,054,232	6,433,326	14,718	94,552	5,067,943	2,854,178	5,187,982	2,197,595
O.D.	5	1,024	54,465	156,047	37,800	2	39	1,256	849	2,083	14,911

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,058,266	19,726,497	2,212,506			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,728,237	-5,723,866	8,915			
TOTAL LOSSES	7,330,029	14,002,631	2,221,421			
EXPECTED LOSSES	12,922,284	16,156,251	2,704,031			
CREDIBILITY	.16	.48	.73			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.539	1.031	.163	1.733		
INDICATED (POST-TEST)	.620	1.187	.188	1.995		
PRES. ON RATE LEVEL	.856	1.070	.179	2.105		
DERIVED BY FORMULA	.818	1.126	.186	2.130		
UNDERLYING PRES. RATE	.951	1.189	.199	2.339		
PROPOSED	.808	1.113	.184	2.105		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.196
IND. RATES				2.20	MINIMUM PREMIUM	
MAN. RATES	2.27	2.41	2.43	+ 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
2010	47,406	1,455,719	3.070			4	4	10	18
2011	50,004	768,458	1.536				5	21	26
2012	48,922	1,386,073	2.833			1	4	19	24
2013	45,664	615,213	1.347				3	13	16
2014	45,846	784,914	1.712				4	16	20
TOTAL	237,842	5,010,377	2.107			5	20	79	104
O.D.		14,791	.006				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			862,522	23,210	52,692			354,791	20,857	52,950	88,697
2011				237,005	103,274				120,274	153,664	154,241
2012			198,237	128,401	145,894			426,417	152,657	242,350	92,117
2013				12,986	300,277				25,754	198,682	77,514
2014				238,651	80,573				217,634	184,499	63,557
TOTAL			1,060,759	640,253	682,710			781,208	537,176	832,145	476,126
O.D.				10,000							4,791

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,249,795	34,305	81,829			744,706	28,719	72,011	87,455
2011		88	18,396	330,063	157,706		66	11,951	144,301	197,234	149,460
2012	44	2,516	291,547	179,600	201,369	4,308	12,082	779,877	192,941	291,622	90,735
2013	11	1,147	86,527	59,841	352,878	132	780	42,173	44,738	203,045	75,809
2014	55	5,399	349,019	260,105	115,901	453	14,472	266,561	182,237	151,000	62,540
TOTAL	110	9,150	1,995,284	863,914	909,683	4,893	27,400	1,845,268	592,936	914,912	465,999
O.D.	2	171	11,572	9,074	1,597						4,717

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,893,850	3,292,116	470,716	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,851,780	-845,487	1,719	
TOTAL LOSSES	2,042,070	2,446,629	472,435	
EXPECTED LOSSES	3,536,710	2,371,285	549,415	
CREDIBILITY	.05	.15	.23	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.859	1.029	.199	2.087
INDICATED (POST-TEST)	.989	1.184	.229	2.402
PRES. ON RATE LEVEL	1.338	.897	.208	2.443
DERIVED BY FORMULA	1.321	.940	.213	2.474
UNDERLYING PRES. RATE	1.487	.997	.231	2.715
PROPOSED	1.305	.928	.210	2.443

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.549
IND. RATES				2.55	MINIMUM PREMIUM	
MAN. RATES	2.63	2.79	2.82	+ 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	
2010	11,369	130,275	1.145						7	7
2011	11,894	134,500	1.130						6	6
2012	13,093	283,312	2.163					1	5	6
2013	13,588	73,405	.540						3	3
2014	11,792	56,394	.478						3	3
TOTAL	61,736	677,886	1.098						1	24
O.D.		527								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					26,511					67,422	36,342
2011					51,498					64,137	18,865
2012				72,705	34,153				8,073	129,043	39,338
2013					46,225					17,477	9,703
2014					28,964					18,759	8,671
TOTAL				72,705	187,351				8,073	296,838	112,919
O.D.											527

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					41,170					91,694	35,833
2011		20	1,374	865	77,379		31	856	935	81,693	18,280
2012		376	18,549	96,408	46,593		182	8,443	15,144	145,517	38,748
2013	2	163	12,147	6,932	54,166	6	42	2,484	1,867	17,708	9,490
2014	3	457	26,210	15,664	27,934	12	250	7,854	5,310	13,028	8,532
TOTAL	5	1,016	58,280	119,869	247,242	18	505	19,637	23,256	349,640	110,883
O.D.											516

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	79,461	740,007	111,399	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-549,450	-334,360	400	
TOTAL LOSSES		405,647	111,799	
EXPECTED LOSSES	1,054,451	940,239	126,559	
CREDIBILITY	.02	.06	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.657	.181	.838
INDICATED (POST-TEST)	.000	.756	.208	.964
PRES. ON RATE LEVEL	1.537	1.370	.185	3.092
DERIVED BY FORMULA	1.506	1.333	.187	3.026
UNDERLYING PRES. RATE	1.708	1.523	.205	3.436
PROPOSED	1.506	1.333	.187	3.026

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	3.157
IND. RATES				3.16	MINIMUM PREMIUM	
MAN. RATES	3.41	3.62	3.57	+ 3.16	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	316,828	1,695,937	.535			1	5	30	36
2011	296,804	1,757,465	.592			2	9	19	30
2012	189,201	1,675,084	.885			2	3	22	27
2013	223,761	1,808,135	.808			2	6	27	35
2014	223,388	1,533,363	.686				3	35	38
TOTAL	1,249,982	8,469,984	.678			7	26	133	166
O.D.		16,642	.001					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			191,367	221,373	332,482			214,246	229,952	285,358	221,159
2011			608,229	302,210	137,317			179,668	182,497	166,604	180,940
2012			330,224	189,343	311,179			148,206	109,199	359,910	227,023
2013			308,543	312,213	231,140			190,921	150,255	377,389	237,674
2014				192,028	387,626				170,514	519,421	263,774
TOTAL			1,438,363	1,217,167	1,399,744			733,041	842,417	1,708,682	1,130,570
O.D.					5,328					4,765	6,549

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			277,291	327,190	516,346			449,702	316,644	388,084	218,063
2011		5,514	818,345	424,832	220,054		6,721	326,109	219,833	216,961	175,331
2012	77	4,348	510,810	271,674	424,118	1,583	5,118	312,673	142,278	413,790	223,618
2013	126	5,772	636,115	409,592	319,523	2,065	7,581	461,193	191,912	404,240	232,445
2014	84	9,418	572,928	383,822	404,557	619	16,415	365,858	248,848	378,617	259,554
TOTAL	287	25,052	2,815,489	1,817,110	1,884,598	4,267	35,835	1,915,535	1,119,515	1,801,692	1,109,011
O.D.		18	1,400	799	6,243	2	11	678	507	4,830	6,426

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,798,574	6,635,294	1,115,437			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,116,055	-1,984,793	4,115			
TOTAL LOSSES	2,682,519	4,650,501	1,119,552			
EXPECTED LOSSES	3,937,443	5,487,421	1,399,979			
CREDIBILITY	.15	.46	.69			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.215	.372	.090	.677		
INDICATED (POST-TEST)	.247	.428	.104	.779		
PRES. ON RATE LEVEL	.283	.395	.101	.779		
DERIVED BY FORMULA	.278	.410	.103	.791		
UNDERLYING PRES. RATE	.315	.439	.112	.866		
PROPOSED	.274	.404	.101	.779		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	.812
IND. RATES				.81	MINIMUM PREMIUM	
MAN. RATES	.83	.88	.90	+ .81	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	143,376	1,475,851	1.029			2	4	20	26
2011	148,686	616,025	.414				4	21	25
2012	166,821	1,103,767	.661			1	2	17	20
2013	154,089	1,510,431	.980			2	2	12	16
2014	193,897	959,609	.494			2		11	13
TOTAL	806,869	5,665,683	.702			7	12	81	100
O.D.		6,828						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			289,952	204,453	297,389			141,538	97,791	278,157	166,571
2011				116,475	116,071				45,730	177,407	160,342
2012			273,703	137,721	130,328			176,998	125,062	135,861	124,094
2013			455,858	193,899	131,929			91,179	216,066	250,677	170,823
2014			387,589		203,445			39,657		216,793	112,125
TOTAL			1,407,102	652,548	879,162			449,372	484,649	1,058,895	733,955
O.D.					3,555					293	2,980

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			420,140	302,181	461,846			297,088	134,658	378,293	164,239
2011		62	10,778	163,302	175,645		81	6,137	56,604	226,545	155,371
2012	64	3,344	407,503	192,797	184,976	1,891	5,783	357,170	149,699	163,104	122,233
2013	157	6,022	727,822	268,340	205,597	1,281	5,410	308,274	230,988	273,949	167,065
2014	340	12,497	599,287	155,715	246,069	271	8,548	150,107	65,631	154,197	110,331
TOTAL	561	21,925	2,165,530	1,082,335	1,274,133	3,443	19,822	1,118,776	637,580	1,196,088	719,239
O.D.		2	95	60	5,341			4	4	374	2,937

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,330,158	4,195,915	722,176	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,452,213	-1,194,346	3,230	
TOTAL LOSSES	1,877,945	3,001,569	725,406	
EXPECTED LOSSES	2,824,043	3,413,055	911,763	
CREDIBILITY	.12	.34	.51	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.233	.372	.090	.695
INDICATED (POST-TEST)	.268	.428	.104	.800
PRES. ON RATE LEVEL	.315	.381	.101	.797
DERIVED BY FORMULA	.309	.397	.103	.809
UNDERLYING PRES. RATE	.350	.423	.113	.886
PROPOSED	.305	.393	.102	.800

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	TOTAL
IND. RATES				.83	MINIMUM PREMIUM	
MAN. RATES	.85	.90	.92	+ .83	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	145,635	2,093,044	1.437			1	17	24	42
2011	158,408	3,229,042	2.038			6	16	34	56
2012	153,467	3,243,011	2.113			3	34	45	82
2013	163,101	2,844,158	1.743			1	54	26	81
2014	170,656	2,454,185	1.438				4	72	76
TOTAL	791,267	13,863,440	1.752			11	125	201	337
O.D.		1,647							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			114,230	289,868	260,173			50,142	533,510	660,394	184,727
2011			832,276	503,160	266,811			488,069	627,734	308,075	202,917
2012			478,418	713,967	385,987			385,246	595,271	341,086	343,036
2013			132,715	600,728	255,523			33,195	1,069,829	447,314	304,854
2014				212,333	589,653				77,094	1,282,415	292,690
TOTAL			1,557,639	2,320,056	1,758,147			956,652	2,903,438	3,039,284	1,328,224
O.D.											1,647

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			165,519	428,425	404,047			105,248	734,643	898,136	182,141
2011		8,143	1,205,964	707,194	421,674		19,917	974,251	751,438	407,597	196,627
2012	112	8,188	827,090	960,794	543,192	4,113	15,184	853,782	681,809	416,734	337,890
2013	105	6,125	588,375	732,359	356,871	2,421	13,929	698,686	1,027,484	525,832	298,147
2014	107	12,938	779,239	511,479	602,666	1,002	21,599	604,173	408,944	898,646	288,007
TOTAL	324	35,394	3,566,187	3,340,251	2,328,450	7,536	70,629	3,236,140	3,604,318	3,146,945	1,302,812
O.D.											1,624

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,916,210	12,419,964	1,304,436			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,841,760	-3,448,621	5,378			
TOTAL LOSSES	4,074,450	8,971,343	1,309,814			
EXPECTED LOSSES	5,467,655	9,756,322	1,606,272			
CREDIBILITY	.11	.34	.51			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.515	1.134	.166	1.815		
INDICATED (POST-TEST)	.593	1.305	.191	2.089		
PRES. ON RATE LEVEL	.622	1.109	.183	1.914		
DERIVED BY FORMULA	.619	1.176	.187	1.982		
UNDERLYING PRES. RATE	.691	1.233	.203	2.127		
PROPOSED	.619	1.176	.187	1.982		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.068
IND. RATES				2.07	MINIMUM PREMIUM	
MAN. RATES	1.91	2.03	2.21	+ 2.07	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	145,936	1,607,581	1.101			2	15	17	34
2011	210,184	3,537,087	1.682			8	13	29	50
2012	185,838	4,374,626	2.353			7	9	32	48
2013	162,570	2,083,290	1.281			1	12	28	41
2014	226,073	2,164,178	.957		1	1	10	53	65
TOTAL	930,601	13,766,762	1.479		1	19	59	159	238
O.D.		431							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			562,852	203,873	97,769			140,134	162,386	226,936	213,631
2011			1,397,892	429,229	220,083			528,951	263,153	375,848	321,931
2012			1,748,259	319,882	147,649			1,450,459	173,167	272,285	262,925
2013			136,633	364,778	514,198			76,720	315,784	362,404	312,773
2014		70,000	139,871	86,227	578,683		695	71,620	90,821	772,508	353,753
TOTAL		70,000	3,985,507	1,403,989	1,558,382		695	2,267,884	1,005,311	2,009,981	1,465,013
O.D.											431

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			815,572	301,325	151,836			294,141	223,605	308,634	210,640
2011		13,489	1,992,012	607,849	361,141		21,605	1,022,098	322,274	489,960	311,951
2012	349	15,571	2,077,924	458,679	263,412	8,534	22,741	1,506,024	230,575	339,572	258,981
2013	98	5,514	522,875	501,863	641,831	1,388	6,424	353,369	332,909	392,851	305,892
2014	203	120,984	788,184	409,261	591,223	887	27,081	509,760	280,569	552,593	348,093
TOTAL	650	155,558	6,196,567	2,278,977	2,009,443	10,809	77,851	3,685,392	1,389,932	2,083,610	1,435,557
O.D.											422

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,126,827	7,761,962	1,435,979	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,719,415	-2,264,727	6,633	
TOTAL LOSSES	6,407,412	5,497,235	1,442,612	
EXPECTED LOSSES	7,249,381	6,467,677	1,870,508	
CREDIBILITY	.13	.37	.57	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.689	.591	.155	1.435
INDICATED (POST-TEST)	.793	.680	.178	1.651
PRES. ON RATE LEVEL	.701	.625	.181	1.507
DERIVED BY FORMULA	.713	.645	.179	1.537
UNDERLYING PRES. RATE	.779	.695	.201	1.675
PROPOSED	.713	.645	.179	1.537

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.603
IND. RATES				1.60	MINIMUM PREMIUM	
MAN. RATES	1.57	1.67	1.74	+ 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
2010	266,216	2,946,049	1.106			1	59	28	88
2011	275,541	4,196,166	1.522			5	59	26	90
2012	316,201	2,852,521	.902			1	37	26	64
2013	311,310	2,439,635	.783			1	34	32	67
2014	324,349	2,245,997	.692				1	42	43
TOTAL	1,493,617	14,680,368	.983			8	190	154	352
O.D.		26,297	.001				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			168,490	899,388	504,342			55,902	718,405	335,922	263,600
2011			1,163,334	905,722	272,120			426,618	968,837	255,259	204,276
2012			289,777	808,450	202,659			88,622	757,181	504,502	201,330
2013			129,791	655,795	293,775			157,217	635,414	336,592	231,051
2014				21,375	610,407				4,422	1,326,883	282,910
TOTAL			1,751,392	3,290,730	1,883,303			728,359	3,084,259	2,759,158	1,183,167
O.D.				15,842					10,000		455

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			244,142	1,329,296	783,243			117,338	989,244	456,857	259,910
2011		11,371	1,696,337	1,267,215	440,091		17,399	885,966	1,152,846	343,684	197,943
2012	68	6,593	577,657	1,068,424	299,687	948	8,758	360,457	856,808	595,863	198,310
2013	105	6,606	627,061	800,806	405,776	2,645	12,027	660,081	628,179	392,732	225,968
2014	80	9,911	577,088	349,435	592,106	913	18,204	559,607	378,103	921,876	278,383
TOTAL	253	34,481	3,722,285	4,815,176	2,520,903	4,506	56,388	2,583,449	4,005,180	2,711,012	1,160,514
O.D.	2	106	9,299	18,094	1,240	19	112	5,405	9,136	658	448

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,416,305	14,081,399	1,160,962	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,917,435	-4,331,458	4,990	
TOTAL LOSSES	1,498,870	9,749,941	1,165,952	
EXPECTED LOSSES	9,514,340	12,292,467	1,478,682	
CREDIBILITY	.17	.51	.78	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.100	.653	.078	.831
INDICATED (POST-TEST)	.115	.752	.090	.957
PRES. ON RATE LEVEL	.573	.741	.089	1.403
DERIVED BY FORMULA	.495	.747	.090	1.332
UNDERLYING PRES. RATE	.637	.823	.099	1.559
PROPOSED	.495	.747	.090	1.332

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.389
IND. RATES				1.39	MINIMUM PREMIUM	
MAN. RATES	1.66	1.76	1.62	+ 1.39	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	68,004	1,223,396	1.799			4	3	11	18
2011	74,111	301,744	.407				2	8	10
2012	77,839	157,287	.202				1	5	6
2013	66,939	129,802	.193				1	4	5
2014	82,175	391,443	.476				2	11	13
TOTAL	369,068	2,203,672	.597			4	9	39	52
O.D.		9,617	.002					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			557,647	181,757	59,019			211,129	37,482	119,022	57,340
2011				84,427	54,424				31,445	68,467	62,981
2012				713	23,711				6,703	68,225	57,935
2013				7,591	10,003				922	15,612	95,674
2014				17,247	124,337				9,381	162,950	77,528
TOTAL			557,647	291,735	271,494			211,129	85,933	434,276	351,458
O.D.					1,710					6,913	994

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			808,030	268,636	91,657			443,160	51,613	161,871	56,537
2011		36	7,022	117,872	82,678		32	3,500	38,140	87,604	61,029
2012		32	2,343	2,304	30,863		115	5,024	10,669	77,015	57,066
2013		86	7,083	10,170	12,318	9	49	2,719	2,510	15,886	93,569
2014	17	2,248	132,469	82,873	122,670	126	2,719	76,404	51,712	114,138	76,288
TOTAL	17	2,402	956,947	481,855	340,186	135	2,915	530,807	154,644	456,514	344,489
O.D.		25	1,546	923	1,649	4	91	2,894	1,958	4,800	979

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,497,783	1,442,529	345,468	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,011,782	-559,328	1,594	
TOTAL LOSSES	486,001	883,201	347,062	
EXPECTED LOSSES	1,956,061	1,586,993	472,407	
CREDIBILITY	.07	.20	.31	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.132	.239	.094	.465
INDICATED (POST-TEST)	.152	.275	.108	.535
PRES. ON RATE LEVEL	.477	.387	.115	.979
DERIVED BY FORMULA	.454	.365	.113	.932
UNDERLYING PRES. RATE	.530	.430	.128	1.088
PROPOSED	.454	.365	.113	.932

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	TOTAL
IND. RATES				.97	MINIMUM PREMIUM	
MAN. RATES	1.13	1.20	1.13	+ .97	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	61,639	941,465	1.527			2	1	12	15
2011	67,289	686,753	1.020				3	18	21
2012	58,656	295,666	.504				4	8	12
2013	54,403	482,405	.886				3	7	10
2014	53,305	483,727	.907				2	14	16
TOTAL	295,292	2,890,016	.979			2	13	59	74
O.D.		10,494	.003					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			348,352	6,741	84,123			280,759	4,835	106,164	110,491
2011				152,592	100,199				138,785	214,581	80,596
2012				97,937	27,548				45,293	60,753	64,135
2013				28,254	171,389				48,176	164,874	69,712
2014				55,086	175,229				10,159	173,718	69,535
TOTAL			348,352	340,610	558,488			280,759	247,248	720,090	394,469
O.D.					4,549					4,458	1,487

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			504,762	9,963	130,644			589,313	6,658	144,383	108,944
2011		72	12,742	213,067	152,183		95	14,290	167,053	275,062	78,098
2012		472	23,277	128,793	38,746		411	13,492	52,570	69,871	63,173
2013	12	784	61,620	57,968	203,044	161	952	49,480	61,615	170,261	68,178
2014	34	3,704	222,294	144,731	177,813	137	2,908	81,601	55,228	121,699	68,422
TOTAL	46	5,032	824,695	554,522	702,430	298	4,366	748,176	343,124	781,276	386,815
O.D.					7,065					6,063	1,462

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,582,613	2,394,480	388,277	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,231,706	-691,880	1,455	
TOTAL LOSSES	350,907	1,702,600	389,732	
EXPECTED LOSSES	2,335,760	1,928,258	484,279	
CREDIBILITY	.06	.17	.26	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.119	.577	.132	.828
INDICATED (POST-TEST)	.137	.664	.152	.953
PRES. ON RATE LEVEL	.712	.588	.147	1.447
DERIVED BY FORMULA	.678	.601	.148	1.427
UNDERLYING PRES. RATE	.791	.653	.164	1.608
PROPOSED	.678	.601	.148	1.427

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.488
IND. RATES				1.49	MINIMUM PREMIUM	
MAN. RATES	1.58	1.68	1.67	+ 1.49	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	36,663	407,461	1.111						8	8
2011	30,638	159,654	.521						6	6
2012	29,559	173,407	.586					1	1	2
2013	33,182	495,378	1.492					2	5	7
2014	39,245	468,593	1.194					2	2	4
TOTAL	169,287	1,704,493	1.007					5	22	27
O.D.		2,606	.001							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					272,242					102,002	33,217
2011					38,818					83,906	36,930
2012				74,948	3,027				10,996	2,949	81,487
2013				117,522	77,327				23,955	221,019	55,555
2014				165,128	2,717				226,882	21,358	52,508
TOTAL				357,598	394,131				261,833	431,234	259,697
O.D.											2,606

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					422,792					138,722	32,752
2011		14	1,037	651	58,325		38	1,122	1,225	106,873	35,785
2012		339	16,141	97,507	6,169		90	2,672	12,185	3,684	80,265
2013	15	1,055	89,301	145,824	99,808	138	816	44,370	45,483	225,564	54,333
2014	30	2,925	193,507	151,295	29,051	356	12,769	206,285	141,593	38,689	51,668
TOTAL	45	4,333	299,986	395,277	616,145	494	13,713	254,449	200,486	513,532	254,803
O.D.											2,570

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	573,020	1,725,440	257,373	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-604,477	-277,056	891	
TOTAL LOSSES		1,448,384	258,264	
EXPECTED LOSSES	1,156,230	785,491	259,008	
CREDIBILITY	.04	.12	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.856	.153	1.009
INDICATED (POST-TEST)	.000	.985	.176	1.161
PRES. ON RATE LEVEL	.615	.417	.138	1.170
DERIVED BY FORMULA	.590	.485	.145	1.220
UNDERLYING PRES. RATE	.683	.464	.153	1.300
PROPOSED	.566	.465	.139	1.170

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE
IND. RATES				1.22	MINIMUM PREMIUM
MAN. RATES	1.19	1.26	1.35	+ 1.22	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	204,056	1,602,496	.785			3	12	8	23	
2011	185,605	1,442,060	.776			3	7	9	19	
2012	177,998	1,006,286	.565			1	8	11	20	
2013	171,756	1,365,550	.795				13	4	17	
2014	138,583	631,444	.455				2	10	12	
TOTAL	877,998	6,047,836	.689			7	42	42	91	
O.D.		158,303	.018				2	3	5	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			809,037	117,713	27,968			258,050	218,315	40,641	130,772
2011			667,950	181,958	65,041			181,799	104,486	80,266	160,560
2012			192,638	264,862	64,416			52,584	278,825	49,839	103,122
2013				207,422	52,383				899,097	54,268	152,380
2014				111,091	125,418				91,807	210,529	92,599
TOTAL			1,669,625	883,046	335,226			492,433	1,592,530	435,543	639,433
O.D.				67,474	12,730				38,709	32,811	6,579

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,172,295	173,979	43,433			541,648	300,619	55,272	128,941
2011		6,427	949,243	257,719	112,030		7,400	351,796	126,635	106,271	155,583
2012	46	3,071	319,823	352,190	99,666	563	3,626	162,028	309,561	67,087	101,575
2013	20	1,470	126,800	227,819	76,457	1,359	8,372	405,547	678,001	103,450	149,028
2014	37	3,883	242,011	168,604	138,733	282	7,892	168,036	114,422	155,850	91,117
TOTAL	103	14,851	2,810,172	1,180,311	470,319	2,204	27,290	1,629,055	1,529,238	487,930	626,244
O.D.			113	99,798	19,465		6	300	53,589	43,247	6,453

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,484,094	3,883,897	632,697	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,345,949	-1,234,940	2,476	
TOTAL LOSSES	2,138,145	2,648,957	635,173	
EXPECTED LOSSES	4,407,550	3,415,412	877,998	
CREDIBILITY	.12	.36	.54	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.244	.302	.072	.618
INDICATED (POST-TEST)	.281	.348	.083	.712
PRES. ON RATE LEVEL	.452	.350	.090	.892
DERIVED BY FORMULA	.431	.349	.086	.866
UNDERLYING PRES. RATE	.502	.389	.100	.991
PROPOSED	.431	.349	.086	.866

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	TOTAL
IND. RATES				.90	MINIMUM PREMIUM	
MAN. RATES	1.01	1.07	1.03	+ .90	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	49,079	430,004	.876			1	1	8	10	
2011	43,667	105,544	.241					7	7	
2012	40,468	307,337	.759			1		8	9	
2013	40,606	75,027	.184					3	3	
2014	30,302	95,300	.314					3	3	
TOTAL	204,122	1,013,212	.496			2	1	29	32	
O.D.		922								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			135,972	46,484	31,080			53,149	68,254	39,471	55,594
2011					26,309					43,196	36,039
2012			133,241		53,543			39,793		57,391	23,369
2013					6,333					29,162	39,532
2014					31,153					42,811	21,336
TOTAL			269,213	46,484	148,418			92,942	68,254	212,031	175,870
O.D.											922

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			197,023	68,703	48,268			111,560	93,986	53,682	54,816
2011		12	703	444	39,531		18	578	632	55,022	34,922
2012	31	1,319	183,266	6,210	75,181	424	1,105	75,220	4,178	65,964	23,018
2013		22	1,662	949	7,422	14	74	4,144	3,114	29,553	38,662
2014	4	490	28,195	16,847	30,045	30	582	17,932	12,111	29,732	20,995
TOTAL	35	1,843	410,849	93,153	200,447	468	1,779	209,434	114,021	233,953	172,413
O.D.											909

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	624,408	641,574	173,322	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-727,154	-278,621	576	
TOTAL LOSSES		362,953	173,898	
EXPECTED LOSSES	1,359,452	767,500	210,245	
CREDIBILITY	.05	.14	.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.178	.085	.263
INDICATED (POST-TEST)	.000	.205	.098	.303
PRES. ON RATE LEVEL	.599	.338	.093	1.030
DERIVED BY FORMULA	.569	.319	.094	.982
UNDERLYING PRES. RATE	.666	.376	.103	1.145
PROPOSED	.569	.319	.094	.982

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.024
IND. RATES				1.02	MINIMUM PREMIUM	
MAN. RATES	1.17	1.24	1.19	+ 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
2010	209,902	1,256,172	.598			3	7	22	32
2011	202,442	2,066,547	1.020			5	5	20	30
2012	206,618	1,622,955	.785			2	9	28	39
2013	190,657	1,651,610	.866			3	12	13	28
2014	201,283	467,717	.232					19	19
TOTAL	1,010,902	7,065,001	.699			13	33	102	148
O.D.		16,571	.001					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			414,646	81,490	91,096			137,927	131,553	191,861	207,599
2011			945,711	124,940	112,350			351,527	78,274	233,044	220,701
2012			479,245	185,001	277,808			46,442	177,825	322,234	134,400
2013			688,395	116,898	80,594			273,728	95,463	251,464	145,068
2014					92,430					244,079	131,208
TOTAL			2,527,997	508,329	654,278			809,624	483,115	1,242,682	838,976
O.D.					7,263					6,168	3,140

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			600,822	120,442	141,473			289,510	181,148	260,929	204,693
2011		9,076	1,335,759	181,424	187,644		14,346	671,086	99,821	303,086	213,859
2012	113	5,672	706,233	267,563	386,749	498	2,918	141,631	212,057	370,164	132,384
2013	216	7,462	964,650	186,501	157,684	2,635	8,803	555,205	134,635	278,175	141,877
2014	9	1,431	83,629	49,966	89,136	169	3,308	102,223	69,055	169,489	129,109
TOTAL	338	23,641	3,691,093	805,896	962,686	3,302	29,375	1,759,655	696,716	1,381,843	821,922
O.D.		6	354	222	10,313		1	120	114	7,839	3,085

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,507,885	3,865,629	825,007			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,942,649	-1,396,012	3,560			
TOTAL LOSSES	3,565,236	2,469,617	828,567			
EXPECTED LOSSES	3,710,010	3,922,300	1,122,101			
CREDIBILITY	.13	.40	.60			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.353	.244	.082	.679		
INDICATED (POST-TEST)	.406	.281	.094	.781		
PRES. ON RATE LEVEL	.330	.349	.100	.779		
DERIVED BY FORMULA	.340	.322	.096	.758		
UNDERLYING PRES. RATE	.367	.388	.111	.866		
PROPOSED	.349	.331	.099	.779		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	.812
IND. RATES				.81	MINIMUM PREMIUM	
MAN. RATES	.86	.91	.90	+ .81	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	292,316	1,367,406	.467			1	7	38	46
2011	421,611	3,114,206	.738			5	17	30	52
2012	461,268	2,459,156	.533				13	51	64
2013	459,108	2,621,207	.570			1	12	56	69
2014	482,567	1,724,545	.357			2	5	34	41
TOTAL	2,116,870	11,286,520	.533			9	54	209	272
O.D.		81,032	.003				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			119,494	191,492	173,313			38,963	137,522	301,791	404,831
2011			953,375	476,391	218,104			420,538	342,920	357,893	344,985
2012				388,323	599,334				351,578	663,784	456,137
2013			151,186	259,168	437,200			22,559	337,690	1,013,490	399,914
2014			387,907	118,551	194,924			99,571	178,633	313,853	431,106
TOTAL			1,611,962	1,433,925	1,622,875			581,631	1,348,343	2,650,811	2,036,973
O.D.				50,782					22,195		8,055

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			173,147	283,025	269,158			81,783	189,368	410,437	399,163
2011		9,256	1,372,509	670,121	350,452		17,190	824,404	415,000	466,466	334,290
2012		2,750	148,442	605,130	792,690		3,549	119,649	441,708	759,470	449,295
2013	74	4,678	459,140	370,567	544,465	1,245	6,872	365,185	418,391	1,050,755	391,116
2014	358	14,404	729,072	258,694	256,853	785	28,124	435,698	206,296	245,901	424,208
TOTAL	432	31,088	2,882,310	2,187,537	2,213,618	2,030	55,735	1,826,719	1,670,763	2,933,029	1,998,072
O.D.											7,919

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,798,314	9,004,947	2,005,991			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,183,125	-2,749,230	8,899			
TOTAL LOSSES	2,615,189	6,255,717	2,014,890			
EXPECTED LOSSES	4,276,076	7,853,588	2,540,244			
CREDIBILITY	.22	.65	.98			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.124	.296	.095	.515		
INDICATED (POST-TEST)	.143	.341	.109	.593		
PRES. ON RATE LEVEL	.182	.334	.108	.624		
DERIVED BY FORMULA	.173	.339	.109	.621		
UNDERLYING PRES. RATE	.202	.371	.120	.693		
PROPOSED	.173	.339	.109	.621		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	.647
IND. RATES				.65	MINIMUM PREMIUM	
MAN. RATES	.72	.76	.72	+ .65	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	44,231	42,276	.095						2	2
2011	46,195	80,229	.173						5	5
2012	45,805	612,938	1.338					4	6	10
2013	47,172	188,481	.399					1	8	9
2014	48,979	222,280	.453						5	5
TOTAL	232,382	1,146,204	.493						5	26
O.D.		1,209								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					2,313					25,008	14,955
2011					10,274					13,120	56,835
2012				173,865	32,304				163,631	138,992	104,146
2013				363	29,064				20,402	70,153	68,499
2014					37,520					126,324	58,436
TOTAL				174,228	111,475					184,033	302,871
O.D.											1,209

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					3,592					34,011	14,746
2011		4	276	174	15,437		4	173	191	16,711	55,073
2012		821	39,792	227,673	47,199		1,414	44,638	185,964	161,844	102,584
2013		99	7,842	4,771	34,090	68	403	21,002	26,128	72,440	66,992
2014	4	590	33,948	20,288	36,182	87	1,708	52,909	35,743	87,719	57,501
TOTAL	4	1,514	81,858	252,906	136,500	155	3,529	118,722	248,026	372,725	296,896
O.D.											1,187

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	205,782	1,010,157	298,083	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-524,008	-350,574	1,090	
TOTAL LOSSES		659,583	299,173	
EXPECTED LOSSES	1,006,214	989,948	329,982	
CREDIBILITY	.05	.15	.22	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.284	.129	.413
INDICATED (POST-TEST)	.000	.327	.148	.475
PRES. ON RATE LEVEL	.390	.383	.128	.901
DERIVED BY FORMULA	.371	.375	.132	.878
UNDERLYING PRES. RATE	.433	.426	.142	1.001
PROPOSED	.371	.375	.132	.878

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE
IND. RATES				.92	MINIMUM PREMIUM
MAN. RATES	1.00	1.06	1.04	+ .92	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	6,003	388,034	6.464			1	1	4	6	
2011	8,836	409,775	4.637			2		2	4	
2012	6,149	353,961	5.756				3	3	6	
2013	4,749	24,324	.512					1	1	
2014	5,436	78,158	1.437					3	3	
TOTAL	31,173	1,254,252	4.024			3	4	13	20	
O.D.		35,150	.112					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			225,109	40,000	35,079			18,091	6,158	53,554	10,043
2011			252,801		2,829			128,642		2,001	23,502
2012				144,712	20,518				131,995	11,427	45,309
2013					4,620					12,055	7,649
2014					17,601					34,832	25,725
TOTAL			477,910	184,712	80,647			146,733	138,153	113,869	112,228
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
2010			326,183	59,120	54,478			37,973	8,480	72,833	9,902
2011		2,408	354,139	1,772	8,928		5,210	242,115	1,481	4,478	22,773
2012		676	32,531	189,125	30,997		1,048	30,861	145,090	17,212	44,629
2013		18	1,212	693	5,415	5	30	1,714	1,287	12,217	7,481
2014	2	274	15,928	9,516	16,975	24	477	14,588	9,857	24,185	25,313
TOTAL	2	3,376	729,993	260,226	116,793	29	6,765	327,251	166,195	130,925	110,098
O.D.		35	2,314	1,454	32,522		9	500	477	10,999	372

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,070,274	719,591	110,470			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-296,214	-190,331	314			
TOTAL LOSSES	774,060	529,260	110,784			
EXPECTED LOSSES	561,424	528,071	107,860			
CREDIBILITY	.01	.04	.06			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.483	1.698	.355	4.536		
INDICATED (POST-TEST)	2.858	1.954	.409	5.221		
PRES. ON RATE LEVEL	1.621	1.524	.311	3.456		
DERIVED BY FORMULA	1.633	1.541	.317	3.491		
UNDERLYING PRES. RATE	1.801	1.694	.346	3.841		
PROPOSED	1.633	1.541	.317	3.491		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	3.642
IND. RATES				3.64	MINIMUM PREMIUM	
MAN. RATES	3.35	3.55	3.99	+ 3.64	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	18,682	218,407	1.169				1	12	13
2011	19,770	573,423	2.900				8	15	23
2012	17,994	203,338	1.130					10	10
2013	20,372	355,557	1.745	1			6	10	17
2014	21,806	1,080,696	4.955			1	1	18	20
TOTAL	98,624	2,431,421	2.465	1		1	16	65	83
O.D.		1,732	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				9,372	45,036				41,462	66,182	56,355
2011				225,219	96,392				144,535	51,270	56,007
2012					56,791					59,462	87,085
2013	3,000			48,157	57,679	333			44,480	88,387	113,521
2014			130,506	14,971	258,185			350,000	5,074	216,618	105,342
TOTAL	3,000		130,506	297,719	514,083	333		350,000	235,551	481,919	418,310
O.D.											1,732

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				13,852	69,941				57,093	90,004	55,566
2011		80	17,432	313,614	147,247		17	12,574	171,461	67,119	54,271
2012		73	5,259	3,304	73,874		54	3,044	2,905	66,929	85,779
2013	4,896	518	43,419	63,656	71,357	757	716	36,615	50,064	92,506	111,024
2014	139	7,448	390,756	168,573	268,172	1,216	52,689	618,451	102,130	183,214	103,657
TOTAL	5,035	8,119	456,866	562,999	630,591	1,973	53,476	670,684	383,653	499,772	410,297
O.D.											1,700

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,196,153	2,077,015	411,997	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-717,480	-508,013	1,140	
TOTAL LOSSES	478,673	1,569,002	413,137	
EXPECTED LOSSES	1,377,778	1,437,939	336,309	
CREDIBILITY	.03	.08	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.485	1.591	.419	2.495
INDICATED (POST-TEST)	.558	1.831	.482	2.871
PRES. ON RATE LEVEL	1.257	1.312	.307	2.876
DERIVED BY FORMULA	1.236	1.354	.330	2.920
UNDERLYING PRES. RATE	1.397	1.458	.341	3.196
PROPOSED	1.217	1.334	.325	2.876

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	3.000
IND. RATES				3.00	MINIMUM PREMIUM	
MAN. RATES	3.34	3.54	3.32	+ 3.00	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	2,914	12,661	.434						1	1
2011	3,209	20,638	.643						2	2
2012	4,202	194,290	4.623						2	2
2013	3,687	406,807	11.033			1	1		6	8
2014	9,669	63,101	.652						3	3
TOTAL	23,681	697,497	2.945			1	1		14	16
O.D.		160								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					1,317					1,701	9,643
2011					6,111					6,380	8,147
2012					115,690					53,918	24,682
2013			134,799	60,000	81,075			28,490	51,782	38,316	12,345
2014					14,748					35,101	13,252
TOTAL			134,799	60,000	218,941			28,490	51,782	135,416	68,069
O.D.											160

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					2,045					2,313	9,508
2011		4	162	103	9,183		2	84	93	8,127	7,894
2012		150	10,716	6,731	150,493		50	2,755	2,634	60,690	24,312
2013	48	1,945	227,834	88,702	110,294	354	1,414	82,131	53,532	44,015	12,073
2014	2	223	13,343	7,973	14,222	24	479	14,703	9,933	24,375	13,040
TOTAL	50	2,322	252,055	103,509	286,237	378	1,945	99,673	66,192	139,520	66,827
O.D.											155

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	356,423	595,458	66,982	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-284,035	-160,924	349	
TOTAL LOSSES	72,388	434,534	67,331	
EXPECTED LOSSES	582,315	489,013	70,806	
CREDIBILITY	.01	.03	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.306	1.835	.284	2.425
INDICATED (POST-TEST)	.352	2.112	.327	2.791
PRES. ON RATE LEVEL	2.213	1.858	.269	4.340
DERIVED BY FORMULA	2.194	1.866	.272	4.332
UNDERLYING PRES. RATE	2.459	2.065	.299	4.823
PROPOSED	2.194	1.866	.272	4.332

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	4.520
IND. RATES				4.52	MINIMUM PREMIUM	
MAN. RATES	4.22	4.48	5.01	+ 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	
2010	23,370	2,942,156	12.589			1	20	45	66	
2011	14,977	582,531	3.889			1	4	2	7	
2012	18,627	231,606	1.243				3	5	8	
2013	18,086	278,376	1.539				2	3	5	
2014	16,097	118,761	.737					5	5	
TOTAL	91,157	4,153,430	4.556			2	29	60	91	
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
2010			124,437	1,140,643	649,662			32,244	387,569	458,812	148,789
2011			176,406	163,371	3,178			101,431	79,276	8,835	50,034
2012				100,624	23,656				43,959	23,389	39,978
2013				127,710	12,011				55,273	35,620	47,762
2014					62,826					28,585	27,350
TOTAL			300,843	1,532,348	751,333			133,675	566,077	555,241	313,913
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
2010			180,309	1,685,869	1,008,926			67,680	533,683	623,986	146,706
2011		1,714	257,932	227,576	9,788		4,115	197,525	94,908	13,768	48,483
2012		483	23,486	132,051	33,765		368	11,276	49,277	27,776	39,378
2013	13	894	78,115	147,672	24,074	117	703	34,948	54,292	39,739	46,711
2014	8	987	56,853	33,969	60,592	20	389	11,976	8,088	19,849	26,912
TOTAL	21	4,078	596,695	2,227,137	1,137,145	137	5,575	323,405	740,248	725,118	308,190
O.D.					2,836					3,071	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	929,911	4,835,555	308,190	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-119,645	-372,197	371	
TOTAL LOSSES	810,266	4,463,358	308,561	
EXPECTED LOSSES	225,158	1,036,455	124,885	
CREDIBILITY	.03	.08	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.889	4.896	.338	6.123
INDICATED (POST-TEST)	1.023	5.635	.389	7.047
PRES. ON RATE LEVEL	.222	1.023	.124	1.369
DERIVED BY FORMULA	.246	1.392	.156	1.794
UNDERLYING PRES. RATE	.247	1.137	.137	1.521
PROPOSED	.246	1.392	.156	1.794

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.817
IND. RATES				1.82	MINIMUM PREMIUM	
MAN. RATES	1.40	1.48	1.58	+ 1.82	PRESENT	

+PROPOSED *LIMITED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	3,061	51,260	1.674						1	1
2011	3,336	17,924	.537						2	2
2012	2,639	5,753	.217							
2013	2,408	3,239	.134							
2014	2,885	3,658	.126							
TOTAL	14,329	81,834	.571						3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					20,000					23,536	7,724
2011					13,222					380	4,322
2012											5,753
2013											3,239
2014											3,658
TOTAL					33,222					23,916	24,696

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					31,060					32,009	7,616
2011		6	351	222	19,866			6	6	484	4,188
2012											5,667
2013											3,168
2014											3,599
TOTAL		6	351	222	50,926			6	6	32,493	24,238

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	363	83,647	24,238	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-86,332	-73,639	46	
TOTAL LOSSES		10,008	24,284	
EXPECTED LOSSES	163,924	206,194	14,759	
CREDIBILITY	.01	.02	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.070	.169	.239
INDICATED (POST-TEST)	.000	.081	.195	.276
PRES. ON RATE LEVEL	1.029	1.295	.093	2.417
DERIVED BY FORMULA	1.019	1.271	.097	2.387
UNDERLYING PRES. RATE	1.144	1.439	.103	2.686
PROPOSED	1.019	1.271	.097	2.387

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.490
IND. RATES				2.49	MINIMUM PREMIUM	
MAN. RATES	2.71	2.87	2.79	+ 2.49	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	51,933	2,622,890	5.050			5	5	22	32
2011	55,378	1,631,687	2.946			3	2	9	14
2012	48,493	2,055,579	4.238			4	4	15	23
2013	46,298	1,097,104	2.369				9	15	24
2014	48,797	1,180,660	2.419			1	4	14	19
TOTAL	250,899	8,587,920	3.423			13	24	75	112
O.D.		4,580	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			787,430	90,344	200,826			818,278	58,886	487,072	180,054
2011			809,197	113,912	40,149			255,963	90,371	221,158	100,937
2012			639,332	190,765	521,932			231,193	156,506	238,113	77,738
2013				175,968	324,145				212,262	307,241	77,488
2014			316,548	198,737	97,209			92,094	144,665	275,429	55,978
TOTAL			2,552,507	769,726	1,184,261			1,397,528	662,690	1,529,013	492,195
O.D.											4,580

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,074,453	133,529	311,881			1,358,686	81,086	662,417	177,533
2011		7,746	1,141,908	164,000	76,516		10,470	492,082	112,859	286,670	97,808
2012	149	7,514	944,293	292,967	711,121	2,470	7,562	468,041	190,998	281,094	76,572
2013	28	2,308	188,463	249,591	393,603	522	3,135	158,415	226,705	325,352	75,783
2014	302	12,591	656,994	270,213	166,283	685	24,717	378,870	174,319	214,955	55,082
TOTAL	479	30,159	4,006,111	1,110,300	1,659,404	3,677	45,884	2,856,094	785,967	1,770,488	482,778
O.D.											4,493

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,942,404	5,326,159	487,271			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,990,169	-1,282,277	1,926			
TOTAL LOSSES	4,952,235	4,043,882	489,197			
EXPECTED LOSSES	3,786,066	3,590,364	617,212			
CREDIBILITY	.05	.16	.24			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.974	1.612	.195	3.781		
INDICATED (POST-TEST)	2.272	1.855	.224	4.351		
PRES. ON RATE LEVEL	1.358	1.288	.221	2.867		
DERIVED BY FORMULA	1.404	1.379	.222	3.005		
UNDERLYING PRES. RATE	1.509	1.431	.246	3.186		
PROPOSED	1.404	1.379	.222	3.005		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	3.135
IND. RATES				3.14	MINIMUM PREMIUM	
MAN. RATES	2.89	3.07	3.31	+ 3.14	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1,109	72,200	6.510				1			1
2011	1,020	996	.097							
2012	1,241	295	.023							
2013	1,355	1,485	.109							
2014	1,364	13,817	1.012							
TOTAL	6,089	88,793	1.458				1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				40,142					30,795		1,263
2011											996
2012											295
2013											1,485
2014											13,817
TOTAL				40,142					30,795		17,856

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				59,330					42,405		1,245
2011											965
2012											291
2013											1,452
2014											13,596
TOTAL				59,330					42,405		17,549

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		101,735	17,549	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-42,889	-27,991	38	
TOTAL LOSSES		73,744	17,587	
EXPECTED LOSSES	82,994	79,644	10,839	
CREDIBILITY	.00	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.211	.289	1.500
INDICATED (POST-TEST)	.000	1.394	.333	1.727
PRES. ON RATE LEVEL	1.227	1.177	.160	2.564
DERIVED BY FORMULA	1.227	1.179	.163	2.569
UNDERLYING PRES. RATE	1.363	1.308	.178	2.849
PROPOSED	1.224	1.177	.163	2.564

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	TOTAL
IND. RATES				2.68	MINIMUM PREMIUM	
MAN. RATES	2.76	2.93	2.96	+ 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	
2010	219,918	3,073,752	1.397			4	9	45	58	
2011	232,464	2,886,431	1.241			2	9	60	71	
2012	240,437	2,091,042	.869			1	11	49	61	
2013	251,545	2,758,196	1.096			3	14	62	79	
2014	278,123	3,722,378	1.338			2	7	58	67	
TOTAL	1,222,487	14,531,799	1.189			12	50	274	336	
O.D.		308,870	.025			1		3	4	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			886,087	237,596	480,646			364,313	264,319	566,500	274,291
2011			359,180	327,216	545,070			199,855	187,095	563,593	704,422
2012			147,517	542,407	336,491			30,826	436,146	353,419	244,236
2013			486,210	497,186	388,144			135,337	446,976	488,156	316,187
2014			340,663	272,098	537,328			1,130,496	122,606	1,047,524	271,663
TOTAL			2,219,657	1,876,503	2,287,679			1,860,827	1,457,142	3,019,192	1,810,799
O.D.			280,417		5,095			6,873		15,384	1,101

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,283,940	351,168	746,443			764,693	363,968	770,438	270,451
2011		3,699	539,182	464,890	829,137		8,347	399,023	231,465	723,209	682,585
2012	36	4,238	343,369	727,409	459,964	329	4,556	174,107	495,897	413,240	240,572
2013	201	9,193	1,011,716	654,981	531,956	2,178	9,717	542,335	470,593	532,582	309,231
2014	326	19,387	1,078,545	567,968	595,074	3,339	134,520	1,746,776	456,445	814,367	267,316
TOTAL	563	36,517	4,256,752	2,766,416	3,162,574	5,846	157,140	3,626,934	2,018,368	3,253,836	1,770,155
O.D.	226	6,738	300,413	33,087	43,948	21	970	10,277	744	21,537	1,074

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,402,397	11,300,510	1,771,229	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,370,261	-3,229,204	7,975	
TOTAL LOSSES	5,032,136	8,071,306	1,779,204	
EXPECTED LOSSES	6,515,856	9,180,878	2,310,500	
CREDIBILITY	.15	.45	.68	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.412	.660	.146	1.218
INDICATED (POST-TEST)	.474	.760	.168	1.402
PRES. ON RATE LEVEL	.480	.676	.169	1.325
DERIVED BY FORMULA	.479	.714	.168	1.361
UNDERLYING PRES. RATE	.533	.751	.189	1.473
PROPOSED	.479	.714	.168	1.361

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.420
IND. RATES				1.42	MINIMUM PREMIUM	
MAN. RATES	1.32	1.40	1.53	+ 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
2010	95,954	1,190,870	1.241				11	18	29
2011	108,264	1,802,886	1.665			2	10	18	30
2012	110,918	2,109,475	1.901	1		2	5	14	22
2013	108,220	1,064,092	.983			1	3	13	17
2014	123,028	1,757,996	1.428	1			4	21	26
TOTAL	546,384	7,925,319	1.451	2		5	33	84	124
O.D.		22,313	.004				1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			439,201	380,060	58,167			170,089	489,970	134,365	128,308
2011			296,969	296,969	106,375			360,106	360,106	324,888	105,258
2012	836,528		470,259	154,645	125,180	1,432		196,295	165,148	89,352	70,636
2013			278,294	28,385	42,673			337,069	45,923	240,608	91,140
2014	823,759		119,990	119,990	159,239	3,328		311,950	311,950	211,741	127,989
TOTAL	1,660,287		1,187,754	980,049	491,634	4,760		703,453	1,373,097	1,000,954	523,331
O.D.			9,144	9,144	1,533			64	64	577	10,995

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			561,729	561,729	90,333				674,687	182,736	126,512
2011		4,286	637,564	416,178	171,139		7,037	354,063	431,991	420,883	101,995
2012	996,359	5,251	673,644	219,048	186,939	6,260	6,563	399,036	191,987	112,741	69,576
2013	84	2,930	381,550	55,345	74,090	3,077	9,876	635,139	92,980	267,858	89,135
2014	1,035,847	4,564	282,922	194,972	172,776	2,835	20,037	360,004	246,285	179,818	125,941
TOTAL	2,032,290	17,031	1,975,680	1,447,272	695,277	12,172	43,513	1,748,242	1,637,930	1,164,036	513,159
O.D.	2	59	5,407	10,470	3,017			41	67	737	10,828

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,834,437	4,958,806	523,987	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,817,113	-1,411,421	2,359	
TOTAL LOSSES	3,017,324	3,547,385	526,346	
EXPECTED LOSSES	5,452,913	4,010,459	688,444	
CREDIBILITY	.09	.26	.40	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.552	.649	.096	1.297
INDICATED (POST-TEST)	.635	.747	.110	1.492
PRES. ON RATE LEVEL	.898	.661	.113	1.672
DERIVED BY FORMULA	.874	.683	.112	1.669
UNDERLYING PRES. RATE	.998	.734	.126	1.858
PROPOSED	.874	.683	.112	1.669

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.741
IND. RATES				1.74	MINIMUM PREMIUM	
MAN. RATES	1.80	1.91	1.93	+ 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
2010	142,262	7,932,843	5.576	2		10	23	100	135
2011	153,300	5,794,405	3.779			8	25	84	117
2012	163,073	4,699,385	2.881			7	23	80	110
2013	161,674	5,377,829	3.326			4	22	80	106
2014	167,142	5,650,482	3.380			4	16	87	107
TOTAL	787,451	29,454,944	3.741	2		33	109	431	575
O.D.		36,562	.004					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	1,079,694		1,602,989	824,270	1,020,999	3,173		806,668	667,572	1,426,098	501,380
2011			1,197,000	844,602	882,595			441,631	717,398	1,288,033	423,146
2012			1,065,668	640,190	662,607			196,251	648,483	959,322	526,864
2013			774,327	1,000,464	988,011			294,967	649,078	1,152,936	518,046
2014			654,991	1,025,773	639,604			1,031,716	680,067	1,126,069	492,262
TOTAL	1,079,694		5,294,975	4,335,299	4,193,816	3,173		2,771,233	3,362,598	5,952,458	2,461,698
O.D.					21,970					7,000	7,592

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	1,653,011		2,322,731	1,218,272	1,585,613	9,084		1,693,195	919,247	1,939,497	494,361
2011		11,924	1,755,731	1,193,019	1,357,331		18,449	907,347	871,123	1,656,236	410,028
2012	247	13,671	1,622,991	894,714	925,160	2,102	11,168	554,272	763,745	1,107,890	518,961
2013	357	17,356	1,830,896	1,336,882	1,296,918	4,190	17,776	1,018,954	738,188	1,229,534	506,649
2014	754	42,406	2,414,014	1,347,948	858,887	4,392	173,161	2,337,709	817,027	932,023	484,386
TOTAL	1,654,369	85,357	9,946,363	5,990,835	6,023,909	19,768	220,554	6,511,477	4,109,330	6,865,180	2,414,385
O.D.	3	343	19,880	11,880	21,190	5	95	2,932	1,981	4,861	7,461

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	18,461,146	23,029,166	2,421,846			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-8,332,052	-6,469,029	9,949			
TOTAL LOSSES	10,129,094	16,560,137	2,431,795			
EXPECTED LOSSES	16,071,874	18,308,237	2,992,314			
CREDIBILITY	.11	.34	.51			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.286	2.103	.309	3.698		
INDICATED (POST-TEST)	1.480	2.421	.356	4.257		
PRES. ON RATE LEVEL	1.836	2.092	.342	4.270		
DERIVED BY FORMULA	1.797	2.204	.349	4.350		
UNDERLYING PRES. RATE	2.041	2.325	.380	4.746		
PROPOSED	1.764	2.163	.343	4.270		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	4.455
IND. RATES				4.46	MINIMUM PREMIUM	
MAN. RATES	4.54	4.82	4.93	+ 4.46	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	17,110	139,772	.816				2	1		3
2011	4,726	122,953	2.601				2			2
2012	4,773	231,312	4.846			1		1		2
2013	4,931	43,447	.881					2		2
2014	4,776	18,744	.392					1		1
TOTAL	36,316	556,228	1.532			1	4	5		10
O.D.		335								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				111,429	966				19,665	1,404	6,308
2011				55,087					42,029		25,837
2012			140,984		1,598			66,384		5,562	16,784
2013					5,656					27,280	10,511
2014					3,782					4,297	10,665
TOTAL			140,984	166,516	12,002			66,384	61,694	38,543	70,105
O.D.											335

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				164,692	1,500				27,078	1,909	6,220
2011		10	3,634	76,313	590			3,459	49,641	528	25,036
2012	32	1,319	188,820	3,371	7,922	711	1,760	120,877	2,568	8,535	16,532
2013		21	1,485	848	6,628	12	68	3,877	2,912	27,646	10,280
2014		60	3,421	2,042	3,650	3	58	1,799	1,217	2,983	10,494
TOTAL	32	1,410	197,360	247,266	20,290	726	1,886	130,012	83,416	41,601	68,562
O.D.											330

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	331,426	392,573	68,892	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-421,561	-160,486	266	
TOTAL LOSSES		232,087	69,158	
EXPECTED LOSSES	741,935	431,434	112,942	
CREDIBILITY	.01	.04	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.639	.190	.829
INDICATED (POST-TEST)	.000	.735	.219	.954
PRES. ON RATE LEVEL	1.838	1.069	.280	3.187
DERIVED BY FORMULA	1.820	1.056	.276	3.152
UNDERLYING PRES. RATE	2.043	1.188	.311	3.542
PROPOSED	1.820	1.056	.276	3.152

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	3.288
IND. RATES				3.29	MINIMUM PREMIUM	
MAN. RATES	3.51	3.72	3.68	+ 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
2010	31,746	674,963	2.126			1		14	15
2011	37,906	467,839	1.234				4	12	16
2012	36,016	386,274	1.072				4	17	21
2013	37,744	340,728	.902				2	16	18
2014	38,736	518,014	1.337				1	20	21
TOTAL	182,148	2,387,818	1.311			1	11	79	91
O.D.		3,474	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			154,232		272,272			47,601		146,336	54,522
2011				151,627	74,707				87,512	93,247	60,746
2012				61,437	60,655				65,789	142,471	55,922
2013				59,445	84,519				70,770	91,957	34,037
2014				28,055	131,672				20,750	275,773	61,764
TOTAL			154,232	300,564	623,825			47,601	244,821	749,784	266,991
O.D.											3,474

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			223,482		422,839			99,914		199,019	53,759
2011		62	12,000	211,303	113,876		43	8,448	104,722	119,871	58,863
2012		349	18,620	83,313	80,724		647	22,378	78,993	162,531	55,083
2013	9	690	57,092	80,573	103,690	166	1,019	51,335	74,463	97,850	33,288
2014	22	2,556	151,607	96,645	131,476	222	4,873	133,549	90,438	193,680	60,776
TOTAL	31	3,657	462,801	471,834	852,605	388	6,582	315,624	348,616	772,951	261,769
O.D.											3,425

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	789,083	2,446,006	265,194	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,423,204	-618,312	983	
TOTAL LOSSES		1,827,694	266,177	
EXPECTED LOSSES	2,743,149	1,748,622	295,080	
CREDIBILITY	.04	.13	.19	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.003	.146	1.149
INDICATED (POST-TEST)	.000	1.154	.168	1.322
PRES. ON RATE LEVEL	1.355	.864	.146	2.365
DERIVED BY FORMULA	1.301	.902	.150	2.353
UNDERLYING PRES. RATE	1.506	.960	.162	2.628
PROPOSED	1.301	.902	.150	2.353

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	TOTAL
IND. RATES				2.46	MINIMUM PREMIUM	
MAN. RATES	2.57	2.73	2.73	+ 2.46	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	40,020	943,571	2.357			2	7	19	28
2011	44,178	2,094,860	4.741			4	8	13	25
2012	43,302	1,819,789	4.202			5	5	12	22
2013	46,711	556,838	1.192				3	13	16
2014	52,053	814,823	1.565				3	26	29
TOTAL	226,264	6,229,881	2.753			11	26	83	120
O.D.		2,885	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			423,668	147,822	85,083			25,184	139,117	90,002	32,695
2011			1,066,993	147,221	44,153			532,408	151,344	76,589	76,152
2012			1,175,675	74,774	44,614			314,230	86,597	54,399	69,500
2013				106,424	118,517				48,190	221,317	62,390
2014				49,145	270,874				42,972	350,556	101,276
TOTAL			2,666,336	525,386	563,241			871,822	468,220	792,863	342,013
O.D.											2,885

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			613,894	218,481	132,135			52,861	191,564	122,402	32,237
2011		10,210	1,505,273	211,973	87,660		21,600	1,015,402	185,879	107,439	73,791
2012	275	11,378	1,593,305	127,022	108,996	3,359	9,032	593,480	108,348	74,846	68,458
2013	12	1,133	93,607	139,325	147,200	176	1,086	57,504	67,653	227,463	61,017
2014	41	5,083	301,968	191,059	269,097	304	7,101	184,199	124,869	247,939	99,656
TOTAL	328	27,804	4,108,047	887,860	745,088	3,839	38,819	1,903,446	678,313	780,089	335,159
O.D.											2,833

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,082,283	3,091,350	337,992			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,669,185	-991,992	1,478			
TOTAL LOSSES	3,413,098	2,099,358	339,470			
EXPECTED LOSSES	5,161,082	2,821,512	425,378			
CREDIBILITY	.05	.15	.22			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.508	.928	.150	2.586		
INDICATED (POST-TEST)	1.736	1.068	.173	2.977		
PRES. ON RATE LEVEL	2.053	1.122	.169	3.344		
DERIVED BY FORMULA	2.037	1.114	.170	3.321		
UNDERLYING PRES. RATE	2.281	1.247	.188	3.716		
PROPOSED	2.037	1.114	.170	3.321		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	3.465
IND. RATES				3.47	MINIMUM PREMIUM	
MAN. RATES	3.64	3.86	3.86	+ 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	
2010	25									
2011	8,541	53,883	.630				2			2
2012	11,187	44,514	.397				1	1		2
2013	13,554	78,349	.578				1		1	2
2014	10,895	70,497	.647						3	3
TOTAL	44,202	247,243	.559				4	5		9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011				26,620					24,965		2,298
2012				25,000	695				5,466	6,105	7,248
2013				5,198	45,000				12,020		16,131
2014					21,054					27,128	22,315
TOTAL				56,818	66,749				42,451	33,233	47,992

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011		6	1,757	36,877	285			2,055	29,486	313	2,227
2012		112	5,359	32,507	1,648		49	1,567	6,283	7,052	7,139
2013	2	193	14,875	12,686	53,137	22	134	6,496	10,979	791	15,776
2014	2	331	19,050	11,383	20,306	19	365	11,360	7,677	18,838	21,958
TOTAL	4	642	41,041	93,453	75,376	41	548	21,478	54,425	26,994	47,100

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	63,754	250,248	47,100	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-24,848	-22,550	49	
TOTAL LOSSES	38,906	227,698	47,149	
EXPECTED LOSSES	50,832	65,861	12,376	
CREDIBILITY	.02	.05	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.088	.515	.107	.710
INDICATED (POST-TEST)	.101	.593	.123	.817
PRES. ON RATE LEVEL	.104	.134	.025	.263
DERIVED BY FORMULA	.104	.157	.032	.293
UNDERLYING PRES. RATE	.115	.149	.028	.292
PROPOSED	.104	.157	.032	.293

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE
IND. RATES				.28	MINIMUM PREMIUM
MAN. RATES	.28	.30	.29	+ .28	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010										
2011	1,211	19,185	1.584						1	1
2012	6,739	816	.012							
2013	7,877	130,126	1.651				1			1
2014	11,429	1,518	.013							
TOTAL	27,256	151,645	.556						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011					5,000					1,396	12,789
2012											816
2013				98,040					30,000		2,086
2014											1,518
TOTAL				98,040	5,000				30,000	1,396	17,209

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011		2	133	84	7,514			19	21	1,778	12,393
2012											804
2013	9	653	57,544	111,983	7,676	54	335	16,218	27,404	1,974	2,040
2014											1,494
TOTAL	9	655	57,677	112,067	15,190	54	335	16,237	27,425	3,752	16,731

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	74,967	158,434	16,731	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-44,470	-33,733	81	
TOTAL LOSSES	30,497	124,701	16,812	
EXPECTED LOSSES	95,941	105,481	15,263	
CREDIBILITY	.01	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.112	.458	.062	.632
INDICATED (POST-TEST)	.129	.527	.071	.727
PRES. ON RATE LEVEL	.317	.348	.050	.715
DERIVED BY FORMULA	.315	.355	.051	.721
UNDERLYING PRES. RATE	.352	.387	.056	.795
PROPOSED	.315	.355	.051	.721

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE
IND. RATES				.69	MINIMUM PREMIUM
MAN. RATES	.75	.80	.79	+ .69	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	197									
2011	71,115	1,474,811	2.073				13	37	50	
2012	53,967	765,157	1.417				7	16	23	
2013	62,839	2,249,444	3.579			3	13	26	42	
2014	76,290	584,880	.766				2	21	23	
TOTAL	264,408	5,074,292	1.919			3	35	100	138	
O.D.		10,158	.003							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011				706,157	215,518				280,871	165,086	107,179
2012				236,368	116,212				83,107	240,203	89,267
2013			484,125	560,521	243,249			214,390	372,197	304,555	70,407
2014				9,636	218,271				50,712	251,926	54,335
TOTAL			484,125	1,512,682	793,250			214,390	786,887	961,770	321,188
O.D.											10,158

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011		230	52,341	981,869	331,384		69	25,318	334,146	213,796	103,856
2012		1,208	60,789	313,724	158,200		875	31,340	102,739	273,104	87,928
2013	205	9,079	1,008,180	705,470	366,959	2,637	10,494	610,927	388,623	346,515	68,858
2014	29	3,584	208,651	126,763	212,042	249	6,182	149,615	101,577	180,282	53,466
TOTAL	234	14,101	1,329,961	2,127,826	1,068,585	2,886	17,620	817,200	927,085	1,013,697	314,108
O.D.											9,909

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,182,002	5,137,193	324,017	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-517,891	-741,561	934	
TOTAL LOSSES	1,664,111	4,395,632	324,951	
EXPECTED LOSSES	1,057,632	2,176,077	227,391	
CREDIBILITY	.05	.16	.24	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.629	1.662	.123	2.414
INDICATED (POST-TEST)	.724	1.913	.142	2.779
PRES. ON RATE LEVEL	.360	.741	.077	1.178
DERIVED BY FORMULA	.378	.929	.093	1.400
UNDERLYING PRES. RATE	.400	.823	.086	1.309
PROPOSED	.378	.929	.093	1.400

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.340
IND. RATES				1.34	MINIMUM PREMIUM	
MAN. RATES	1.07	1.13	1.30	+ 1.34	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	2,537	238,335	9.394			1			1	2
2011	40,571	952,334	2.347			2		6	14	22
2012	54,530	1,271,405	2.331	1		1		6	15	23
2013	57,754	551,891	.955					6	17	23
2014	56,001	1,220,044	2.178					1	31	32
TOTAL	211,393	4,234,009	2.003	1		4		19	78	102

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			239,096	264,369	42,123			60,383	134,657	121,112	90,594
2012	334,812		279,256	78,881	136,770	63		100,000	145,437	115,463	80,723
2013				47,533	124,271				148,328	149,014	82,745
2014				10,711	559,651				17,304	530,057	102,321
TOTAL	334,812		649,036	401,494	866,955	63		260,140	445,726	916,610	359,173

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			189,361		6,429			209,390		1,311	2,751
2011		2,342	353,435	368,571	70,547		2,498	126,336	161,495	156,862	87,786
2012	398,806	3,145	403,077	116,886	191,838	1,248	3,895	220,922	168,347	138,183	79,512
2013	5	746	60,550	72,931	149,341	327	2,027	101,360	151,404	160,775	80,925
2014	76	8,959	518,810	312,322	541,444	388	8,108	237,059	160,329	369,893	100,684
TOTAL	398,887	15,192	1,525,233	870,710	959,599	1,963	16,528	895,067	641,575	827,024	351,658

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,852,870	3,298,908	351,658	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,017,623	-778,506	1,230	
TOTAL LOSSES	1,835,247	2,520,402	352,888	
EXPECTED LOSSES	2,088,563	2,285,159	308,634	
CREDIBILITY	.05	.14	.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.868	1.192	.167	2.227
INDICATED (POST-TEST)	.999	1.372	.192	2.563
PRES. ON RATE LEVEL	.889	.973	.131	1.993
DERIVED BY FORMULA	.895	1.029	.144	2.068
UNDERLYING PRES. RATE	.988	1.081	.146	2.215
PROPOSED	.895	1.029	.144	2.068

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.980
IND. RATES				1.98	MINIMUM PREMIUM	
MAN. RATES	2.00	2.12	2.20	+ 1.98	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	1,921	225,233	11.724				1	2	3
2011	56,868	1,068,289	1.878			1	1	27	29
2012	66,073	4,208,524	6.369			4	25	45	74
2013	60,948	693,112	1.137				7	26	33
2014	84,211	1,825,532	2.167				3	44	47
TOTAL	270,021	8,020,690	2.970			5	37	144	186
O.D.		2,084							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				17,068	142,598				37,084	24,848	3,635
2011			127,354	25,000	440,382			35,678	27,688	325,833	86,354
2012			515,692	829,239	849,879			417,876	584,840	847,959	163,039
2013				73,550	221,926				22,408	264,972	110,256
2014				57,866	852,220				89,176	699,356	126,914
TOTAL			643,046	1,002,723	2,507,005			453,554	761,196	2,162,968	490,198
O.D.											2,084

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				25,227	221,455				51,065	33,793	3,584
2011		1,395	191,763	42,892	664,320		1,587	73,776	37,865	415,905	83,677
2012	119	9,634	944,334	1,138,338	1,151,599	4,465	16,427	936,582	696,280	988,033	160,593
2013	12	1,261	101,493	117,284	265,808	159	906	49,782	48,759	270,008	107,830
2014	122	14,354	838,106	513,295	831,150	618	14,351	370,476	251,159	495,033	124,883
TOTAL	253	26,644	2,075,696	1,837,036	3,134,332	5,242	33,271	1,430,616	1,085,128	2,202,772	480,567
O.D.											2,046

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,571,722	8,259,268	482,613	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,671,907	-1,658,500	2,116	
TOTAL LOSSES	1,899,815	6,600,768	484,729	
EXPECTED LOSSES	3,467,069	4,933,284	491,438	
CREDIBILITY	.06	.16	.25	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.704	2.445	.180	3.329
INDICATED (POST-TEST)	.810	2.814	.207	3.831
PRES. ON RATE LEVEL	1.155	1.644	.164	2.963
DERIVED BY FORMULA	1.134	1.831	.175	3.140
UNDERLYING PRES. RATE	1.284	1.827	.182	3.293
PROPOSED	1.134	1.831	.175	3.140

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	3.007
IND. RATES				3.01	MINIMUM PREMIUM	
MAN. RATES	2.96	3.14	3.27	+ 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	
2010	3,303	40,102	1.214						3	3
2011	236,266	10,318,616	4.367	1		8	73	153	235	
2012	210,484	10,392,052	4.937	2		9	64	179	254	
2013	235,427	12,290,025	5.220			5	49	263	317	
2014	232,143	11,259,255	4.850			2	17	318	337	
TOTAL	917,623	44,300,050	4.828	3		24	203	916	1146	
O.D.		29,831	.003				2	1	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					24,225					15,571	306
2011	13,000		1,203,821	3,260,889	1,212,375			1,210,727	1,630,000	1,032,809	754,995
2012	113,179		1,711,109	2,441,612	1,627,355	982		888,263	1,446,911	1,354,972	807,669
2013			785,498	1,820,019	4,103,845			669,766	1,154,018	3,019,685	737,194
2014			406,253	807,510	4,201,289			118,462	1,432,866	3,578,063	714,812
TOTAL	126,179		4,106,681	8,330,030	11,169,089	982		2,887,218	5,663,795	9,001,100	3,014,976
O.D.				2,983	4,497				4,653	2,845	14,853

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					37,621					21,176	302
2011	17,835	11,761	1,811,264	4,545,325	1,877,217		36,012	1,800,419	1,950,200	1,349,125	731,590
2012	135,187	29,020	2,957,336	3,305,269	2,260,486	12,345	36,049	2,014,709	1,681,290	1,603,239	795,554
2013	559	33,925	3,144,853	2,740,762	5,013,078	9,094	37,766	2,197,844	1,426,938	3,177,962	720,976
2014	1,014	88,822	5,119,382	3,011,702	4,226,096	4,420	122,735	2,587,469	1,651,501	2,605,792	703,375
TOTAL	154,595	163,528	13,032,835	13,603,058	13,414,498	25,859	232,562	8,600,441	6,709,929	8,757,294	2,951,797
O.D.		6	614	4,393	5,882		3	528	5,635	3,260	14,514

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	22,210,971	42,503,949	2,966,311			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-9,092,167	-9,594,773	12,226			
TOTAL LOSSES	13,118,804	32,909,176	2,978,537			
EXPECTED LOSSES	18,480,927	27,895,739	3,174,975			
CREDIBILITY	.13	.37	.56			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.430	3.586	.325	5.341		
INDICATED (POST-TEST)	1.646	4.127	.374	6.147		
PRES. ON RATE LEVEL	1.812	2.736	.311	4.859		
DERIVED BY FORMULA	1.790	3.251	.346	5.387		
UNDERLYING PRES. RATE	2.014	3.040	.346	5.400		
PROPOSED	1.790	3.251	.346	5.387		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	5.620
IND. RATES				5.62	MINIMUM PREMIUM	
MAN. RATES	5.15	5.46	5.61	+ 5.62	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
2010	1,103										
2011	59,372	1,682,425	2.833			1	17	32		50	
2012	76,068	3,105,292	4.082			1	22	51		74	
2013	79,745	2,762,509	3.464			3	16	41		60	
2014	96,844	3,846,493	3.971			1	1	4		82	
TOTAL	313,132	11,396,719	3.640			1	6	59	206	272	
O.D.		3,658	.001					1		1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011			121,473	491,472	292,336			76,820	330,491	254,956	114,877
2012			122,530	870,373	479,279			168,010	974,635	348,566	141,899
2013			521,776	422,897	556,772			124,675	272,861	709,703	153,825
2014		11,049	129,392	228,413	1,443,525		10,510	84,336	320,173	1,425,036	194,059
TOTAL		11,049	895,171	2,013,155	2,771,912		10,510	453,841	1,898,160	2,738,261	604,660
O.D.				879					600		2,179

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011		1,369	210,361	686,573	446,762		3,219	175,165	394,937	330,051	111,316
2012	29	5,667	392,576	1,161,041	654,428	1,796	12,417	546,569	1,090,062	430,227	139,771
2013	217	9,643	1,057,624	597,523	726,540	1,868	8,048	461,505	334,404	744,972	150,441
2014	335	46,597	1,711,464	1,003,290	1,445,563	1,713	71,872	1,003,502	603,669	1,031,123	190,954
TOTAL	581	63,276	3,372,025	3,448,427	3,273,293	5,377	95,556	2,186,741	2,423,072	2,536,373	592,482
O.D.		4	187	1,142	26		4	138	655	20	2,129

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,723,889	11,683,008	594,611			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,095,752	-4,076,652	5,154			
TOTAL LOSSES		7,606,356	599,765			
EXPECTED LOSSES	12,650,533	12,140,127	1,189,901			
CREDIBILITY	.06	.18	.27			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	2.429	.192	2.621		
INDICATED (POST-TEST)	.000	2.796	.221	3.017		
PRES. ON RATE LEVEL	3.635	3.489	.342	7.466		
DERIVED BY FORMULA	3.417	3.364	.309	7.090		
UNDERLYING PRES. RATE	4.040	3.877	.380	8.297		
PROPOSED	3.417	3.364	.309	7.090		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	6.790
IND. RATES				6.79	MINIMUM PREMIUM	
MAN. RATES	8.11	8.60	8.24	+ 6.79	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	3,886	684,616	17.617			1	2	6	9
2011	35,792	4,198,098	11.729	2		3	14	22	41
2012	29,166	2,105,616	7.219		1	2	8	25	36
2013	29,661	2,776,149	9.359			2	14	38	54
2014	27,351	1,946,654	7.117	1	1			44	46
TOTAL	125,856	11,711,133	9.305	3	2	8	38	135	186
O.D.		40							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			136,889	105,425	23,798			329,005	68,436	16,774	4,289
2011	1,249,653		694,115	638,612	517,677	128,334		319,386	260,967	344,588	44,766
2012		195,237	488,730	339,134	351,784		125,361	154,323	156,079	248,902	46,066
2013			520,735	387,778	502,725			199,917	676,303	399,953	88,738
2014	296,617	19,741			943,430		2,128			653,019	31,719
TOTAL	1,546,270	214,978	1,840,469	1,470,949	2,339,414	128,334	127,489	1,002,631	1,161,785	1,663,236	215,578
O.D.											40

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			198,352	155,818	36,957			690,581	94,237	22,812	4,229
2011	1,707,664	6,949	1,028,095	898,101	797,512	149,005	13,094	627,124	316,867	446,981	43,378
2012	115	313,989	786,363	473,959	488,201	1,648	194,518	348,939	188,517	291,036	45,375
2013	208	9,213	1,021,505	549,228	660,362	3,099	13,756	764,150	675,506	462,307	86,786
2014	373,098	44,960	857,914	510,589	910,231	446	13,496	273,912	184,784	453,492	31,211
TOTAL	2,081,085	375,111	3,892,229	2,587,695	2,893,263	154,198	234,864	2,704,706	1,459,911	1,676,628	210,979
O.D.											39

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,442,193	8,617,497	211,018	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,538,730	-2,362,214	2,063	
TOTAL LOSSES	5,903,463	6,255,283	213,081	
EXPECTED LOSSES	7,075,624	6,759,725	589,006	
CREDIBILITY	.03	.10	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.691	4.970	.169	9.830
INDICATED (POST-TEST)	5.399	5.720	.195	11.314
PRES. ON RATE LEVEL	5.059	4.833	.421	10.313
DERIVED BY FORMULA	5.069	4.922	.387	10.378
UNDERLYING PRES. RATE	5.622	5.371	.468	11.461
PROPOSED	5.069	4.922	.387	10.378

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	12.002
IND. RATES				12.00	MINIMUM PREMIUM	
MAN. RATES	11.82	12.54	12.88	+ 12.00	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	10									
2011	483	164,484	34,054				2			2
2012	938	17,667	1,883					2		2
2013	1,789	423	.023							
2014	2,406	3,361	.139						1	1
TOTAL	5,626	185,935	3,305				2	3		5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011				110,630					53,854		
2012					6,032					8,559	3,076
2013											423
2014					1,072					665	1,624
TOTAL				110,630	7,104				53,854	9,224	5,123

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011		22	7,301	153,256	1,185			4,431	63,608	675	
2012		7	559	350	7,847		7	438	418	9,635	3,030
2013											414
2014		16	969	581	1,034	1	7	280	189	461	1,598
TOTAL		45	8,829	154,187	10,066	1	14	5,149	64,215	10,771	5,042

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,038	239,239	5,042	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-233,977	-161,208	311	
TOTAL LOSSES		78,031	5,353	
EXPECTED LOSSES	496,552	501,390	57,553	
CREDIBILITY	.00	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.387	.095	1.482
INDICATED (POST-TEST)	.000	1.596	.109	1.705
PRES. ON RATE LEVEL	7.942	8.019	.920	16.881
DERIVED BY FORMULA	7.942	7.955	.904	16.801
UNDERLYING PRES. RATE	8.826	8.912	1.023	18.761
PROPOSED	7.942	7.955	.904	16.801

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	17.530
IND. RATES				17.53	MINIMUM PREMIUM	
MAN. RATES	17.68	18.75	19.49	+ 17.53	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010										
2011	728	346,986	47.662	2			1	1		4
2012	1,076									
2013	182	66,247	36.399						4	4
2014	489	10,534	2.154						2	2
TOTAL	2,475	423,767	17.122	2			1	7		10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011	285,304			12,602	283	42,336			5,327	367	767
2013					39,212					25,676	1,359
2014					6,847					3,687	
TOTAL	285,304			12,602	46,342	42,336			5,327	29,730	2,126

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011	391,418	2	839	17,462	560	49,157		445	6,297	535	743
2013		138	10,296	5,878	45,953	9	61	3,647	2,744	26,019	1,329
2014	1	103	6,192	3,701	6,603	3	46	1,543	1,045	2,562	
TOTAL	391,419	243	17,327	27,041	53,116	49,169	107	5,635	10,086	29,116	2,072

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	463,900	119,359	2,072	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-149,193	-114,706	110	
TOTAL LOSSES	314,707	4,653	2,182	
EXPECTED LOSSES	310,786	330,437	35,096	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	12.715	.188	.088	12.991
INDICATED (POST-TEST)	14.635	.216	.101	14.952
PRES. ON RATE LEVEL	11.299	12.013	1.276	24.588
DERIVED BY FORMULA	11.299	11.895	1.264	24.458
UNDERLYING PRES. RATE	12.557	13.351	1.418	27.326
PROPOSED	11.299	11.895	1.264	24.458

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	28.285
IND. RATES				28.29	MINIMUM PREMIUM	
MAN. RATES	26.20	27.79	30.71	+ 28.29	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	108,864	1,784,291	1.639			3	13	27	43
2011	102,187	1,362,487	1.333			2	12	19	33
2012	100,784	1,694,247	1.681			2	9	29	40
2013	106,563	2,585,071	2.425			4	6	24	34
2014	103,561	1,817,408	1.754			1	4	30	35
TOTAL	521,959	9,243,504	1.771			12	44	129	185
O.D.		65,390	.012				2	1	3

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			432,662	274,268	210,717			338,782	247,953	154,864	125,045
2011			283,652	283,409	224,837			45,741	223,858	158,950	142,040
2012			317,061	416,127	228,466			78,894	299,057	225,208	129,434
2013			890,112	128,173	300,891			758,903	94,580	257,878	154,534
2014			217,156	48,128	239,062			615,500	106,580	462,395	128,587
TOTAL			2,140,643	1,150,105	1,203,973			1,837,820	972,028	1,259,295	679,640
O.D.				43,408	4,305				7,708	1,334	8,635

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			626,928	405,367	327,242			711,104	341,430	210,613	123,294
2011		2,844	421,966	398,319	346,117		1,920	106,621	267,242	205,952	137,637
2012	76	5,126	533,531	561,075	322,714	842	4,633	223,424	341,190	266,052	127,492
2013	282	10,197	1,282,518	244,269	432,386	6,738	21,295	1,376,428	170,615	314,535	151,134
2014	158	8,181	433,314	190,685	257,626	1,772	72,475	924,509	240,625	371,642	126,530
TOTAL	516	26,348	3,298,257	1,799,715	1,686,085	9,352	100,323	3,342,086	1,361,102	1,368,794	666,087
O.D.	2	166	15,435	54,395	8,551	15	80	3,953	7,194	2,180	8,388

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,796,533	6,288,016	674,475			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,769,369	-1,884,744	2,827			
TOTAL LOSSES	4,027,164	4,403,272	677,302			
EXPECTED LOSSES	5,277,006	5,292,665	887,331			
CREDIBILITY	.09	.25	.39			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.772	.844	.130	1.746		
INDICATED (POST-TEST)	.889	.971	.150	2.010		
PRES. ON RATE LEVEL	.910	.912	.153	1.975		
DERIVED BY FORMULA	.908	.927	.152	1.987		
UNDERLYING PRES. RATE	1.011	1.014	.170	2.195		
PROPOSED	.908	.927	.152	1.987		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.073
IND. RATES				2.07	MINIMUM PREMIUM	
MAN. RATES	2.12	2.25	2.28	+ 2.07	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	37,587	1,575,911	4.192			1	6	20	27
2011	37,405	1,716,656	4.589			3	2	22	27
2012	35,499	1,485,556	4.184			2	3	20	25
2013	30,973	1,089,594	3.517			1	4	14	19
2014	31,037	699,327	2.253				1	15	16
TOTAL	172,501	6,567,044	3.807			7	16	91	114
O.D.		936							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			150,452	387,726	428,465			19,298	177,254	259,956	152,760
2011			703,362	9,354	350,628			134,025	54,379	315,364	149,544
2012			511,428	105,453	109,574			269,859	98,529	238,446	152,267
2013			222,767	294,082	108,064			62,529	121,996	186,649	93,507
2014				13,178	183,577				7,519	365,790	129,263
TOTAL			1,588,009	809,793	1,180,308			485,711	459,677	1,366,205	677,341
O.D.											936

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			218,005	573,060	665,406			40,507	244,077	353,542	150,621
2011		6,848	995,065	23,644	539,947		5,573	260,911	70,349	404,378	144,908
2012	120	5,385	716,874	155,204	166,867	2,881	8,125	525,007	128,874	280,874	149,983
2013	96	4,419	484,102	365,343	167,159	836	3,453	199,361	136,070	201,088	91,450
2014	26	3,104	181,360	111,211	179,153	260	5,376	159,745	107,991	254,795	127,195
TOTAL	242	19,756	2,595,406	1,228,462	1,718,532	3,977	22,527	1,185,531	687,361	1,494,677	664,157
O.D.											921

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,827,439	5,129,032	665,078	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,918,289	-1,284,196	2,703	
TOTAL LOSSES	1,909,150	3,844,836	667,781	
EXPECTED LOSSES	3,636,321	3,579,396	903,906	
CREDIBILITY	.04	.12	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.107	2.229	.387	3.723
INDICATED (POST-TEST)	1.274	2.566	.445	4.285
PRES. ON RATE LEVEL	1.897	1.867	.471	4.235
DERIVED BY FORMULA	1.872	1.951	.466	4.289
UNDERLYING PRES. RATE	2.108	2.075	.524	4.707
PROPOSED	1.870	1.949	.466	4.285

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	4.470
IND. RATES				4.47	MINIMUM PREMIUM	
MAN. RATES	4.50	4.77	4.89	+ 4.47	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	141,374	8,240,999	5.829			6	75	127	208
2011	1,527	143,061	9.368					3	3
2012									
2013									
2014									
TOTAL	142,901	8,384,060	5.867			6	75	130	211
O.D.		28,466	.019					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			854,649	3,140,446	847,826			639,151	1,362,377	844,446	552,104
2011					116,509					26,552	
TOTAL			854,649	3,140,446	964,335			639,151	1,362,377	870,998	552,104
O.D.					4,225					1,650	22,591

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,238,386	4,641,580	1,316,676			1,341,578	1,875,994	1,148,448	544,375
2011		49	3,108	1,955	175,062		11	356	388	33,819	
TOTAL		49	1,241,494	4,643,535	1,491,738		11	1,341,934	1,876,382	1,182,267	544,375
O.D.					6,561					2,244	22,275

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,583,488	9,202,727	566,650			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,016,286	-2,481,843	497			
TOTAL LOSSES		6,720,884	567,147			
EXPECTED LOSSES	4,605,699	6,147,601	704,502			
CREDIBILITY	.04	.11	.16			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	4.703	.397	5.100		
INDICATED (POST-TEST)	.000	5.413	.457	5.870		
PRES. ON RATE LEVEL	2.900	3.871	.444	7.215		
DERIVED BY FORMULA	2.784	4.041	.446	7.271		
UNDERLYING PRES. RATE	3.223	4.302	.493	8.018		
PROPOSED	2.762	4.010	.443	7.215		
YEAR	4-1-12	4-1-13	4-1-14	1-1-19	IND. RATE	7.528
IND. RATES				7.53	MINIMUM PREMIUM	
MAN. RATES	8.50	8.73	8.33	+ 7.53	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	211,198	2,292,445	1.085			4	6	13	23	
2011	209,115	1,494,401	.714			3	3	21	27	
2012	206,426	1,443,096	.699			3	3	17	23	
2013	224,791	1,968,751	.875			4	8	18	30	
2014	221,781	2,207,130	.995			3	4	28	35	
TOTAL	1,073,311	9,405,823	.876			17	24	97	138	
O.D.		70,239	.006					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,121,018	220,031	91,411			358,453	196,573	105,277	199,682
2011			501,964	72,281	84,520			517,979	34,300	121,530	161,827
2012			538,035	40,386	115,365			439,011	14,334	137,834	158,131
2013			657,615	252,640	120,135			318,772	201,039	257,791	160,759
2014			482,416	312,982	255,231			220,421	307,474	504,307	124,299
TOTAL			3,301,048	898,320	666,662			1,854,636	753,720	1,126,739	804,698
O.D.					11,929					5,546	52,764

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,624,356	325,205	141,963			752,392	270,681	143,176	196,886
2011		4,827	710,055	104,977	137,056		21,037	979,218	48,133	162,999	156,810
2012	127	5,354	739,258	71,662	173,576	4,689	11,845	807,834	37,609	170,652	155,759
2013	224	8,233	1,015,591	345,642	212,229	3,209	11,180	690,160	235,135	294,350	157,222
2014	477	21,050	1,109,833	478,871	358,298	1,481	54,914	808,244	350,199	402,847	122,310
TOTAL	828	39,464	5,199,093	1,326,357	1,023,122	9,379	98,976	4,037,848	941,757	1,174,024	788,987
O.D.		43	3,133	1,788	13,979	2	14	788	592	5,620	51,618

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,389,568	4,487,239	840,605	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,257,782	-1,302,324	3,404	
TOTAL LOSSES	6,131,786	3,184,915	844,009	
EXPECTED LOSSES	6,235,937	3,670,723	1,041,112	
CREDIBILITY	.14	.41	.62	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.571	.297	.079	.947
INDICATED (POST-TEST)	.657	.342	.091	1.090
PRES. ON RATE LEVEL	.523	.308	.087	.918
DERIVED BY FORMULA	.542	.322	.089	.953
UNDERLYING PRES. RATE	.581	.342	.097	1.020
PROPOSED	.542	.322	.089	.953

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	TOTAL
IND. RATES				.99	MINIMUM PREMIUM	
MAN. RATES	.92	.98	1.06	+ .99	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	116,544	373,792	.320			1	2	2	5
2011	116,634	1,326,444	1.137			2	5	6	13
2012	117,122	764,167	.652			1	2	2	5
2013	176,265	960,647	.545			1	5	2	8
2014	175,242	1,109,574	.633				8	12	20
TOTAL	701,807	4,534,624	.646			5	22	24	51
O.D.		19,738	.002					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			167,687	78,792	5,859			1,018	25,561	7,050	87,825
2011			376,710	103,331	125,437			165,193	401,316	93,828	60,629
2012			416,460	172,213	5,457			18,400	89,166	8,674	53,797
2013			157,566	229,357	35,763			37,554	361,538	46,066	92,803
2014				178,603	202,204				282,096	357,994	88,677
TOTAL			1,118,423	762,296	374,720			222,165	1,159,677	513,612	383,731
O.D.					3,728					9,504	6,506

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			242,978	116,455	9,099			2,137	35,198	9,588	86,595
2011		3,662	537,763	147,824	196,553		6,738	345,146	477,234	127,024	58,750
2012	97	4,674	594,282	233,640	29,485	196	1,197	54,317	98,701	13,333	52,990
2013	71	3,117	344,264	276,696	72,243	997	5,141	266,178	337,981	72,833	90,761
2014	59	6,268	389,601	271,380	223,586	668	20,362	395,299	269,833	278,258	87,258
TOTAL	227	17,721	2,108,888	1,045,995	530,966	1,861	33,438	1,063,077	1,218,947	501,036	376,354
O.D.		60	3,373	2,017	3,595	7	128	3,981	2,688	6,600	6,365

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,232,761	3,311,844	382,719			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,208,612	-910,430	1,977			
TOTAL LOSSES	1,024,149	2,401,414	384,696			
EXPECTED LOSSES	4,288,041	2,610,722	533,373			
CREDIBILITY	.11	.31	.47			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.146	.342	.055	.543		
INDICATED (POST-TEST)	.168	.394	.063	.625		
PRES. ON RATE LEVEL	.550	.335	.068	.953		
DERIVED BY FORMULA	.508	.353	.066	.927		
UNDERLYING PRES. RATE	.611	.372	.076	1.059		
PROPOSED	.508	.353	.066	.927		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	.967
IND. RATES				.97	MINIMUM PREMIUM	
MAN. RATES	1.06	1.12	1.10	+ .97	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	1,145,292	4,079,556	.356			4	15	42	61
2011	1,041,023	2,201,401	.211			3	11	28	42
2012	943,457	2,564,100	.271			2	15	23	40
2013	741,356	2,958,876	.399	1		6	5	28	40
2014	1,086,533	1,617,177	.148				6	38	44
TOTAL	4,957,661	13,421,110	.271	1		15	52	159	227
O.D.		8,181							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,084,271	443,629	629,505			621,602	271,666	644,233	384,650
2011			645,116	217,552	233,635			110,337	251,462	323,139	420,160
2012			412,995	278,589	387,576			128,382	558,577	358,682	439,299
2013	89,639		1,062,081	244,398	328,681			343,105	183,506	334,603	372,863
2014			185,044	461,091					118,667	456,234	396,141
TOTAL	89,639		3,204,463	1,369,212	2,040,488			1,203,426	1,383,878	2,116,891	2,013,113
O.D.											8,181

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,276,551	655,682	977,621			1,084,613	374,085	876,156	379,265
2011		6,286	924,108	309,702	365,311		4,613	232,656	302,967	416,399	407,135
2012	96	5,616	647,555	393,945	529,583	1,370	8,116	379,674	633,593	426,540	432,710
2013	146,502	12,715	1,579,597	391,538	487,731	3,417	11,807	733,186	229,148	372,556	364,660
2014	91	10,425	631,335	417,199	474,279	497	12,681	294,312	199,990	329,294	389,803
TOTAL	146,689	35,042	5,059,146	2,168,066	2,834,525	5,284	37,217	2,724,441	1,739,783	2,420,945	1,973,573
O.D.											8,011

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,007,819	9,163,319	1,981,584			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,697,745	-2,851,967	8,411			
TOTAL LOSSES	4,310,074	6,311,352	1,989,995			
EXPECTED LOSSES	7,039,880	8,031,410	2,577,984			
CREDIBILITY	.39	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.087	.127	.040	.254		
INDICATED (POST-TEST)	.100	.146	.046	.292		
PRES. ON RATE LEVEL	.128	.145	.047	.320		
DERIVED BY FORMULA	.117	.146	.046	.309		
UNDERLYING PRES. RATE	.142	.162	.052	.356		
PROPOSED	.117	.146	.046	.309		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	.322
IND. RATES				.32	MINIMUM PREMIUM	
MAN. RATES	.38	.40	.37	+ .32	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	266,780	1,938,817	.726			1	15	28	44
2011	276,298	2,505,135	.906			1	10	35	46
2012	278,775	1,598,920	.573				14	28	42
2013	274,565	1,909,726	.695			2	7	17	26
2014	303,156	1,523,215	.502				7	24	31
TOTAL	1,399,574	9,475,813	.677			4	53	132	189
O.D.		216,127	.015				3	2	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			234,567	600,935	193,651			25,398	391,608	273,160	219,498
2011			136,860	467,540	561,175			38,199	286,876	784,238	230,247
2012				227,314	232,819				494,437	366,674	277,676
2013			274,038	244,170	182,084			308,458	336,339	294,231	270,406
2014				216,572	229,196				431,799	411,849	233,799
TOTAL			645,465	1,756,531	1,398,925			372,055	1,941,059	2,130,152	1,231,626
O.D.				93,890	14,908				49,895	28,150	29,284

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			339,888	888,182	300,740			53,310	539,246	371,496	216,425
2011		1,618	237,497	658,035	850,728		1,904	105,979	350,717	1,003,076	223,109
2012		1,338	69,667	308,752	309,628		4,233	132,155	559,322	429,026	273,511
2013	109	4,827	539,430	322,486	254,011	3,378	12,525	750,863	361,837	339,539	264,457
2014	70	7,340	457,954	320,434	255,695	931	29,320	548,064	374,510	331,391	230,058
TOTAL	179	15,123	1,644,436	2,497,889	1,970,802	4,309	47,982	1,590,371	2,185,632	2,474,528	1,207,560
O.D.		185	10,176	133,198	20,077		76	6,168	60,650	32,293	28,778

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,319,005	9,375,069	1,236,338	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,252,018	-2,760,235	5,234	
TOTAL LOSSES	66,987	6,614,834	1,241,572	
EXPECTED LOSSES	6,256,096	7,809,623	1,567,524	
CREDIBILITY	.17	.49	.74	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.005	.473	.089	.567
INDICATED (POST-TEST)	.006	.544	.102	.652
PRES. ON RATE LEVEL	.402	.502	.101	1.005
DERIVED BY FORMULA	.335	.523	.102	.960
UNDERLYING PRES. RATE	.447	.558	.112	1.117
PROPOSED	.335	.523	.102	.960

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.001
IND. RATES				1.00	MINIMUM PREMIUM	
MAN. RATES	1.10	1.17	1.16	+ 1.00	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	149,506	2,952,834	1.975			5	7	38	50
2011	153,295	2,024,956	1.320			4	9	34	47
2012	163,813	2,910,145	1.776			3	3	42	48
2013	169,576	1,692,585	.998			1	5	32	38
2014	187,011	2,375,935	1.270		1		4	33	38
TOTAL	823,201	11,956,455	1.452		1	13	28	179	221
O.D.		9,740	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			759,257	146,090	346,461			281,134	282,621	815,638	321,633
2011			579,730	324,113	190,174			152,549	167,913	400,027	210,450
2012			466,129	249,057	500,358			599,009	120,268	639,405	335,919
2013			168,995	245,160	317,351			78,921	150,985	435,953	295,220
2014	463,869			306,872	465,805	4,250			285,294	524,106	325,739
TOTAL	463,869		1,974,111	1,271,292	1,820,149	4,250		1,111,613	1,007,081	2,815,129	1,488,961
O.D.											9,740

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,100,164	215,921	538,053			590,100	389,169	1,109,265	317,130
2011		5,657	838,395	456,141	299,940		6,356	306,243	205,889	513,920	203,926
2012	106	6,020	707,349	363,124	677,121	6,051	16,507	1,089,066	182,516	743,067	330,880
2013	85	4,318	442,052	337,650	404,332	1,133	4,819	278,476	190,400	456,669	288,725
2014	583,394	12,646	776,551	530,302	498,339	3,624	22,800	467,631	318,745	393,940	320,527
TOTAL	583,585	28,641	3,864,511	1,903,138	2,417,785	10,808	50,482	2,731,516	1,286,719	3,216,861	1,461,188
O.D.											9,543

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,269,543	8,824,503	1,470,731	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,959,372	-2,735,810	6,331	
TOTAL LOSSES	3,310,171	6,088,693	1,477,062	
EXPECTED LOSSES	7,655,770	7,779,250	1,835,738	
CREDIBILITY	.12	.35	.52	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.402	.740	.179	1.321
INDICATED (POST-TEST)	.463	.852	.206	1.521
PRES. ON RATE LEVEL	.837	.850	.201	1.888
DERIVED BY FORMULA	.792	.851	.204	1.847
UNDERLYING PRES. RATE	.930	.945	.223	2.098
PROPOSED	.792	.851	.204	1.847

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.927
IND. RATES				1.93	MINIMUM PREMIUM	
MAN. RATES	2.09	2.22	2.18	+ 1.93	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	26,435	643,694	2.435				8	14	22
2011	34,507	316,393	.916				2	8	10
2012	32,288	216,436	.670				1	10	11
2013	29,816	465,196	1.560				4	6	10
2014	30,189	408,374	1.352			1		4	5
TOTAL	153,235	2,050,093	1.338			1	15	42	58
O.D.		1,637,720	1.068				2		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				233,420	33,505				266,852	51,800	58,117
2011				41,719	97,042				41,146	78,239	58,247
2012				4,602	39,472				3,665	138,228	30,469
2013				194,641	28,304				121,496	55,915	64,840
2014			141,404		67,800			50,540		72,981	75,649
TOTAL			141,404	474,382	266,123			50,540	433,159	397,163	287,322
O.D.			965,712					662,904			9,104

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				344,995	52,032				367,456	70,448	57,303
2011		46	5,343	59,422	146,257		34	4,430	49,737	100,171	56,441
2012		67	4,629	8,273	51,476		155	7,904	10,766	155,712	30,012
2013	17	1,392	121,678	226,565	48,402	242	1,497	73,620	116,955	64,669	63,414
2014	123	4,456	212,821	53,337	83,576	202	8,128	106,138	26,108	55,335	74,439
TOTAL	140	5,961	344,471	692,592	381,743	444	9,814	192,092	571,022	446,335	281,609
O.D.		4,538	1,150,701	3,252	8,815		9,738	1,121,648	2,713	3,606	8,889

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,839,547	2,110,078	290,498	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,485,489	-676,495	952	
TOTAL LOSSES	1,354,058	1,433,583	291,450	
EXPECTED LOSSES	2,857,833	1,903,179	298,809	
CREDIBILITY	.04	.11	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.884	.936	.190	2.010
INDICATED (POST-TEST)	1.017	1.077	.219	2.313
PRES. ON RATE LEVEL	1.678	1.118	.175	2.971
DERIVED BY FORMULA	1.652	1.113	.182	2.947
UNDERLYING PRES. RATE	1.865	1.242	.195	3.302
PROPOSED	1.652	1.113	.182	2.947

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	3.074
IND. RATES				3.07	MINIMUM PREMIUM	
MAN. RATES	3.22	3.42	3.43	+ 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
2010	222,383	2,084,405	.937			3	18	33	54
2011	246,438	2,797,158	1.135			3	14	32	49
2012	358,667	4,042,010	1.126			6	6	34	46
2013	413,953	12,107,745	2.924		1	4	17	29	51
2014	437,970	3,586,789	.818			2	6	46	54
TOTAL	1,679,411	24,618,107	1.466		1	18	61	174	254
O.D.		31,386	.001				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			575,675	302,874	190,995			148,432	357,122	293,443	215,864
2011			825,322	394,338	209,460			222,099	409,669	460,616	275,654
2012			1,675,090	155,411	598,154			774,144	87,993	431,040	320,178
2013		1,070,062	1,024,816	431,333	134,762		8,394,036	293,192	289,349	236,292	233,903
2014			429,908	296,125	604,788			708,772	222,788	1,065,450	258,958
TOTAL		1,070,062	4,530,811	1,580,081	1,738,159		8,394,036	2,146,639	1,366,921	2,486,841	1,304,557
O.D.				8,095					2,894		20,397

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			834,153	447,650	296,614			311,559	491,758	399,084	212,842
2011		8,025	1,187,519	555,425	334,217		9,195	457,826	493,102	595,170	267,109
2012	388	17,019	2,311,635	275,249	851,583	8,202	21,394	1,437,040	143,972	514,377	315,375
2013	349	110,785	1,607,994	574,570	273,575	3,246	853,184	818,743	312,921	283,551	228,757
2014	404	22,724	1,251,786	635,544	674,118	2,517	94,407	1,356,391	486,328	807,448	254,815
TOTAL	1,141	158,553	7,193,087	2,488,438	2,430,107	13,965	978,180	4,381,559	1,928,081	2,599,630	1,278,898
O.D.				11,964					3,985		20,031

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,726,485	9,462,205	1,298,929	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,639,028	-2,914,165	6,433	
TOTAL LOSSES	6,087,457	6,548,040	1,305,362	
EXPECTED LOSSES	13,149,789	8,447,437	1,679,411	
CREDIBILITY	.19	.56	.84	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.362	.390	.078	.830
INDICATED (POST-TEST)	.417	.449	.090	.956
PRES. ON RATE LEVEL	.704	.453	.090	1.247
DERIVED BY FORMULA	.649	.451	.090	1.190
UNDERLYING PRES. RATE	.783	.503	.100	1.386
PROPOSED	.649	.451	.090	1.190

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.241
IND. RATES				1.24	MINIMUM PREMIUM	
MAN. RATES	1.48	1.57	1.44	+ 1.24	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	6,788	24,424	.359						1	1
2011	3,810	266,328	6.990					2	1	3
2012	9,308	40,105	.430						3	3
2013	5,376	33,261	.618						2	2
2014	6,120	108,352	1.770						2	2
TOTAL	31,402	472,470	1.505						2	9
O.D.		1,753	.005							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					5,088					14,963	4,373
2011				98,177	9,094				150,890	100	8,067
2012					21,856					16,808	1,441
2013					9,407					14,845	9,009
2014					62,913					31,178	14,261
TOTAL				98,177	108,358				150,890	77,894	37,151
O.D.											1,753

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					7,902					20,350	4,312
2011		24	6,720	136,158	14,715			12,417	178,219	2,020	7,817
2012		27	2,021	1,272	28,428		14	859	819	18,920	1,419
2013		32	2,472	1,409	11,025	7	36	2,111	1,585	15,046	8,811
2014	9	985	56,927	34,016	60,674	22	421	13,059	8,822	21,651	14,033
TOTAL	9	1,068	68,140	172,855	122,744	29	471	28,446	189,445	77,987	36,392
O.D.											1,720

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	98,163	563,031	38,112	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-170,185	-83,224	110	
TOTAL LOSSES		479,807	38,222	
EXPECTED LOSSES	330,663	235,829	35,170	
CREDIBILITY	.01	.04	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.528	.122	1.650
INDICATED (POST-TEST)	.000	1.759	.140	1.899
PRES. ON RATE LEVEL	.947	.676	.101	1.724
DERIVED BY FORMULA	.938	.719	.103	1.760
UNDERLYING PRES. RATE	1.053	.751	.112	1.916
PROPOSED	.938	.719	.103	1.760

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	TOTAL
IND. RATES				1.84	MINIMUM PREMIUM	
MAN. RATES	1.76	1.87	1.99	+ 1.84	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	233,966	10,790,229	4.611	2		19	25	101	147
2011	236,894	12,144,636	5.126	1		14	21	112	148
2012	248,946	9,782,021	3.929			16	17	71	104
2013	255,712	10,718,283	4.191	2		15	25	75	117
2014	346,374	8,991,753	2.595	1		7	10	108	126
TOTAL	1,321,892	52,426,922	3.966	6		71	98	467	642
O.D.		4,911							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	188,000		3,526,832	900,128	1,037,813	1,700		2,653,920	684,482	1,247,329	550,025
2011	253,494		3,152,909	810,330	1,457,548			3,208,070	892,615	1,625,807	743,863
2012			3,581,495	667,867	863,791			1,618,558	1,033,184	1,175,687	841,439
2013	1,239,625		2,692,509	1,299,424	975,152			1,472,021	1,290,882	1,189,895	558,775
2014	824,403		1,531,211	753,794	1,528,767	5,000		498,613	223,459	2,503,225	1,123,281
TOTAL	2,505,522		14,484,956	4,431,543	5,863,071	6,700		9,451,182	4,124,622	7,741,943	3,817,383
O.D.											4,911

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	287,828		4,965,236	1,330,388	1,611,726	4,867		5,150,596	942,531	1,696,366	542,325
2011	347,776	29,285	4,288,225	1,167,470	2,254,137		86,546	4,081,982	1,101,926	2,113,813	720,803
2012	837	37,607	5,014,271	1,000,822	1,291,951	17,281	52,003	3,237,303	1,244,740	1,412,845	828,817
2013	1,582,911	37,199	4,440,795	1,790,397	1,455,980	15,474	55,669	3,382,965	1,416,886	1,382,568	546,482
2014	1,038,186	73,875	3,895,783	1,691,158	1,792,008	6,909	116,619	1,988,321	895,659	1,807,733	1,105,309
TOTAL	3,257,538	177,966	22,604,310	6,980,235	8,405,802	44,531	310,837	17,841,167	5,601,742	8,413,325	3,743,736
O.D.											4,831

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	44,236,349	29,401,104	3,748,567			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-21,244,265	-9,125,030	18,310			
TOTAL LOSSES	22,992,084	20,276,074	3,766,877			
EXPECTED LOSSES	41,414,876	26,239,556	4,917,439			
CREDIBILITY	.16	.47	.72			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.739	1.534	.285	3.558		
INDICATED (POST-TEST)	2.002	1.766	.328	4.096		
PRES. ON RATE LEVEL	2.819	1.786	.335	4.940		
DERIVED BY FORMULA	2.688	1.777	.330	4.795		
UNDERLYING PRES. RATE	3.133	1.985	.372	5.490		
PROPOSED	2.688	1.777	.330	4.795		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	5.545
IND. RATES				5.55	MINIMUM PREMIUM	
MAN. RATES	5.60	5.94	6.17	+ 5.55	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	97,610	3,486,097	3.571			6	11	47	64
2011	97,474	4,312,130	4.423			7	13	37	58
2012	95,320	8,046,046	8.441			8	7	26	41
2013	94,504	8,656,702	9.160			5	6	25	37
2014	103,324	1,486,300	1.438			1	6	22	29
TOTAL	488,232	25,987,275	5.323			27	43	157	229
O.D.		5,370	.001				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,235,617	527,545	374,480			398,941	236,603	477,093	235,818
2011	258,590		1,551,655	518,829	299,633			482,526	573,963	421,213	205,721
2012			1,952,998	226,449	196,498			4,996,956	158,382	314,233	200,530
2013	781,962		1,163,431	165,091	237,191	3,000		5,744,823	159,027	293,024	109,153
2014			159,758	404,227	252,500			13,769	254,341	278,103	123,602
TOTAL	1,040,552		6,063,459	1,842,141	1,360,302	3,000		11,637,015	1,382,316	1,783,666	874,824
O.D.				5,000					370		

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,790,407	779,712	581,565			837,377	325,802	648,847	232,517
2011	354,768	15,001	2,215,399	734,366	484,468		19,743	960,913	689,510	550,947	199,344
2012	277	12,338	1,648,033	332,980	311,354	19,231	49,137	3,323,540	251,053	420,592	197,522
2013	1,147,608	9,605	1,204,336	273,000	355,477	16,931	36,944	2,390,828	276,096	389,898	106,752
2014	237	14,816	867,291	522,141	328,757	615	19,698	358,281	232,135	221,126	121,624
TOTAL	1,502,890	51,760	7,725,466	2,642,199	2,061,621	36,777	125,522	7,870,939	1,774,596	2,231,410	857,759
O.D.		32	2,936	5,712	392		4	199	337	25	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	17,316,525	8,716,292	857,759	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,298,570	-2,979,895	3,659	
TOTAL LOSSES	10,017,955	5,736,397	861,418	
EXPECTED LOSSES	13,982,964	8,407,354	1,113,170	
CREDIBILITY	.08	.24	.37	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.052	1.175	.176	3.403
INDICATED (POST-TEST)	2.362	1.352	.203	3.917
PRES. ON RATE LEVEL	2.577	1.550	.205	4.332
DERIVED BY FORMULA	2.560	1.502	.204	4.266
UNDERLYING PRES. RATE	2.864	1.722	.228	4.814
PROPOSED	2.560	1.502	.204	4.266

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE
IND. RATES				4.93	MINIMUM PREMIUM
MAN. RATES	4.90	5.20	5.41	+ 4.93	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	19,178	1,729,188	9.016			4	4	3	11
2011	19,740	1,081,658	5.479			2	2	2	6
2012	16,466	492,004	2.987			1		1	2
2013	21,193	318,269	1.501				2	1	3
2014	23,526	698,486	2.968			1	2	13	16
TOTAL	100,103	4,319,605	4.315			8	10	20	38

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			847,027	230,344	11,358			528,670	24,263	62,889	24,637
2011			693,868	36,070	30,461			263,952	14,992	20,077	22,238
2012			315,456		190			81,294		742	94,322
2013				197,190	11,111				79,496	15,774	14,698
2014			150,107	106,512	185,467			27,287	7,436	201,148	20,529
TOTAL			2,006,458	570,116	238,587			901,203	126,187	300,630	176,424

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,141,642	340,449	17,639			1,004,076	33,411	85,530	24,292
2011		6,633	974,989	55,214	58,991		10,702	498,226	20,980	29,719	21,549
2012	74	2,947	422,175	7,342	13,322	868	2,149	147,718	2,846	3,619	92,907
2013	18	1,355	118,663	226,895	28,455	153	929	45,219	74,298	21,221	14,375
2014	165	8,360	451,854	214,630	215,235	234	6,994	131,514	64,306	142,970	20,201
TOTAL	257	19,295	3,109,323	844,530	333,642	1,255	20,774	1,826,753	195,841	283,059	173,324

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,977,657	1,657,072	173,324			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,015,054	-560,770	903			
TOTAL LOSSES	2,962,603	1,096,302	174,227			
EXPECTED LOSSES	3,868,981	1,592,639	257,265			
CREDIBILITY	.03	.08	.13			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.960	1.095	.174	4.229		
INDICATED (POST-TEST)	3.407	1.260	.200	4.867		
PRES. ON RATE LEVEL	3.478	1.432	.231	5.141		
DERIVED BY FORMULA	3.476	1.418	.227	5.121		
UNDERLYING PRES. RATE	3.865	1.591	.257	5.713		
PROPOSED	3.476	1.418	.227	5.121		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	5.922
IND. RATES				5.92	MINIMUM PREMIUM	
MAN. RATES	5.74	6.09	6.42	+ 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
2010	214,437	5,979,576	2.788			12	21	42	75
2011	354,462	8,834,244	2.492			18	20	49	88
2012	280,665	16,527,580	5.888	1		16	20	40	77
2013	285,794	7,518,288	2.630	1		18	9	41	68
2014	256,387	4,922,726	1.920			12	10	34	56
TOTAL	1,391,745	43,782,414	3.146			76	80	206	364
O.D.		80,267	.005				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			3,016,055	662,497	390,750			843,552	519,660	353,478	193,584
2011	3,000		4,545,324	934,364	561,418			1,597,377	560,531	373,966	258,264
2012	1,006,186		4,420,334	898,103	412,365	5,000		8,592,832	539,032	461,859	191,869
2013			4,249,002	475,567	554,133			1,439,550	252,444	353,995	193,597
2014			2,202,204	416,273	585,255			626,202	373,796	550,153	168,843
TOTAL	1,009,186		18,432,919	3,386,804	2,503,921	5,000		13,099,513	2,245,463	2,093,451	1,006,157
O.D.				25,182					36,325		18,760

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			4,370,264	979,172	606,834			1,770,614	715,572	480,730	190,874
2011	4,116	43,709	6,442,601	1,334,832	937,649		64,867	3,057,186	685,540	507,325	250,258
2012	1,199,198	40,250	5,336,079	1,279,032	721,336	30,348	43,749	2,834,668	663,971	588,285	188,991
2013	1,331	44,743	5,824,738	878,740	1,020,419	12,941	41,120	2,647,228	376,635	465,022	189,338
2014	1,920	69,343	3,370,262	953,877	914,372	2,839	116,528	1,491,821	446,633	479,055	166,142
TOTAL	1,206,565	198,045	25,343,944	5,425,653	4,200,610	46,128	266,264	11,801,517	2,888,351	2,520,417	985,603
O.D.				37,219					50,020		18,241

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	38,862,463	15,122,270	1,003,844	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-23,870,427	-5,119,575	4,269	
TOTAL LOSSES	14,992,036	10,002,695	1,008,113	
EXPECTED LOSSES	45,830,162	14,334,974	1,377,827	
CREDIBILITY	.17	.49	.74	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.077	.719	.072	1.868
INDICATED (POST-TEST)	1.240	.828	.083	2.151
PRES. ON RATE LEVEL	2.963	.927	.089	3.979
DERIVED BY FORMULA	2.670	.878	.085	3.633
UNDERLYING PRES. RATE	3.293	1.030	.099	4.422
PROPOSED	2.670	.878	.085	3.633

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	4.201
IND. RATES				4.20	MINIMUM PREMIUM	
MAN. RATES	5.11	5.42	4.97	+ 4.20	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	500,685	20,973,126	4.188	2		40	37	116	195
2011	646,792	14,530,053	2.246	1		27	37	122	187
2012	637,599	7,343,766	1.151			10	26	83	119
2013	713,741	9,086,396	1.273	3		14	26	83	126
2014	789,072	7,961,012	1.008	2	1	7	14	94	118
TOTAL	3,287,889	59,894,353	1.822	8	1	98	140	498	745
O.D.		42,410	.001					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	431,497		9,923,502	1,451,880	1,718,501	335,937		3,868,900	1,024,873	1,614,970	603,066
2011	3,000		6,143,300	1,392,109	1,093,983			3,439,719	683,318	1,196,492	578,132
2012			2,247,506	861,086	1,382,067			699,212	430,367	1,072,909	650,619
2013	1,065,873		2,909,061	1,060,715	1,241,567	5,415		699,918	877,830	794,023	431,994
2014	783,504	15,181	1,346,059	635,446	1,558,270	5,000	2,422	515,219	308,720	2,426,147	365,044
TOTAL	2,283,874	15,181	22,569,428	5,401,236	6,994,388	346,352	2,422	9,222,968	3,325,108	7,104,541	2,628,855
O.D.					7,372					9,377	25,661

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	471,937		13,976,817	2,145,876	2,668,833	685,163		7,306,312	1,411,252	2,196,360	594,623
2011	4,116	57,479	8,467,898	1,987,540	1,768,932		80,685	3,795,274	846,881	1,562,259	560,210
2012	526	26,699	3,317,947	1,250,933	1,916,622	7,467	22,868	1,423,705	547,843	1,245,781	640,860
2013	1,738,912	38,575	4,645,919	1,570,556	1,766,481	18,288	29,974	1,783,716	939,262	906,078	422,490
2014	986,591	91,024	3,590,445	1,578,219	1,777,963	7,028	127,983	2,055,510	926,597	1,764,714	359,203
TOTAL	3,202,082	213,777	33,999,026	8,533,124	9,898,831	717,946	261,510	16,364,517	4,671,835	7,675,192	2,577,386
O.D.					11,449					12,753	25,219

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	54,758,858	30,803,184	2,602,605			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-29,305,347	-9,092,877	12,389			
TOTAL LOSSES	25,453,511	21,710,307	2,614,994			
EXPECTED LOSSES	57,143,511	26,007,202	3,452,284			
CREDIBILITY	.29	.87	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.774	.660	.080	1.514		
INDICATED (POST-TEST)	.891	.760	.092	1.743		
PRES. ON RATE LEVEL	1.564	.712	.094	2.370		
DERIVED BY FORMULA	1.369	.754	.092	2.215		
UNDERLYING PRES. RATE	1.738	.791	.105	2.634		
PROPOSED	1.369	.754	.092	2.215		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.561
IND. RATES				2.56	MINIMUM PREMIUM	
MAN. RATES	3.29	3.49	2.96	+ 2.56	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	378,961	14,755,872	3.893	1		26	37	159	223
2011	408,369	22,514,699	5.513	2		38	36	148	224
2012	393,315	14,383,689	3.657			26	36	170	232
2013	414,138	15,205,299	3.671	2		20	48	156	226
2014	451,553	14,824,553	3.283	2	1	8	37	189	237
TOTAL	2,046,336	81,684,112	3.992	7	1	118	194	822	1142
O.D.		202,793	.009			1		2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	451,407		4,861,292	1,780,151	1,384,433	568,788		2,573,319	988,690	1,625,561	522,231
2011	840,765		8,930,013	1,708,766	1,520,757	149,867		5,592,699	1,528,873	1,489,218	753,741
2012			4,791,475	1,775,852	1,283,442			1,797,702	2,284,166	1,717,076	733,976
2013	136,664		4,367,788	1,906,920	1,993,242	264,194		2,665,376	1,138,497	2,030,708	701,910
2014	875,403	619,544	1,352,115	1,860,867	2,783,602	1,000	7,478	641,604	1,680,375	4,250,215	752,350
TOTAL	2,304,239	619,544	24,302,683	9,032,556	8,965,476	983,849	7,478	13,270,700	7,620,601	11,112,778	3,464,208
O.D.			115,214		18,548			2,214		37,969	28,848

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	343,387		7,042,411	2,631,065	2,150,021	809,120		5,398,317	1,361,424	2,210,764	514,920
2011	1,153,475	76,753	11,298,564	2,447,007	2,450,511	174,014	159,015	7,502,731	1,871,642	1,974,680	730,375
2012	1,125	54,346	6,903,354	2,470,611	1,920,474	19,193	66,040	3,847,810	2,506,189	2,065,346	722,966
2013	224,373	60,465	7,193,962	2,736,468	2,828,146	531,561	87,072	5,459,776	1,457,200	2,298,984	686,468
2014	1,102,544	1,055,922	6,234,384	3,353,929	3,162,543	7,899	251,762	4,108,129	2,211,336	3,144,077	740,312
TOTAL	2,824,904	1,247,486	38,672,675	13,639,080	12,511,695	1,541,787	563,889	26,316,763	9,407,791	11,693,851	3,395,041
O.D.		1,121	162,850	1,720	26,888		126	6,109	1,880	42,772	28,398

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	71,337,710	47,325,677	3,423,439	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-31,363,578	-14,771,859	15,095	
TOTAL LOSSES	39,974,132	32,553,818	3,438,534	
EXPECTED LOSSES	60,387,375	41,847,571	4,461,013	
CREDIBILITY	.21	.63	.96	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.953	1.591	.168	3.712
INDICATED (POST-TEST)	2.248	1.831	.193	4.272
PRES. ON RATE LEVEL	2.656	1.840	.196	4.692
DERIVED BY FORMULA	2.570	1.834	.193	4.597
UNDERLYING PRES. RATE	2.951	2.045	.218	5.214
PROPOSED	2.570	1.834	.193	4.597

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	5.316
IND. RATES				5.32	MINIMUM PREMIUM	
MAN. RATES	5.24	5.56	5.86	+ 5.32	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	916,874	23,128,760	2.522	4		35	56	279	374
2011	1,201,166	34,067,033	2.836	1		58	61	256	376
2012	1,056,655	30,883,591	2.922	4		51	56	207	318
2013	1,117,898	33,805,819	3.024	3	1	28	62	216	310
2014	1,099,908	41,242,769	3.749	3		25	34	226	288
TOTAL	5,392,501	163,127,972	3.025	15	1	197	269	1184	1666
O.D.		33,824						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	806,420		7,849,210	2,545,231	2,510,361	100		3,218,532	1,654,430	3,319,397	1,225,079
2011	73,664		13,876,598	2,237,651	2,796,479	647		8,302,997	2,392,892	2,844,647	1,541,458
2012	765,600		10,707,845	2,265,996	3,446,031	10,968		5,809,565	1,851,089	4,931,536	1,094,961
2013	831,942	720,903	5,970,329	2,793,016	2,750,206	399,078	6,673,553	3,700,270	4,881,152	3,758,773	1,326,597
2014	1,764,515		7,159,047	1,666,189	3,800,361	5,117,343		11,583,708	3,181,539	5,794,530	1,175,537
TOTAL	4,242,141	720,903	45,563,029	11,508,083	15,303,438	5,528,136	6,673,553	32,615,072	13,961,102	20,648,883	6,363,632
O.D.					12,220					2,489	19,115

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	1,234,629		11,150,369	3,761,850	3,898,585	286		6,167,316	2,278,152	4,514,370	1,207,928
2011	101,062	126,408	18,577,562	3,236,228	4,468,250	751	249,932	11,787,344	2,937,082	3,745,414	1,493,673
2012	914,183	110,456	14,513,868	3,381,476	4,974,904	81,663	142,249	9,140,373	2,428,987	5,771,475	1,078,537
2013	1,358,571	171,901	9,866,812	3,874,330	3,902,639	801,618	1,034,236	8,301,113	3,111,635	4,217,673	1,297,412
2014	1,345,768	225,323	11,450,155	4,203,728	4,626,802	878,782	835,865	11,129,880	3,724,167	4,276,838	1,156,728
TOTAL	4,954,213	634,088	65,558,766	18,457,612	21,871,180	1,763,100	2,262,282	46,526,026	14,480,023	22,525,770	6,234,278
O.D.					18,978					3,385	18,790

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	121,698,475	77,356,948	6,253,068			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-51,282,395	-24,222,791	26,887			
TOTAL LOSSES	70,416,080	53,134,157	6,279,955			
EXPECTED LOSSES	98,628,842	68,269,063	8,250,526			
CREDIBILITY	.41	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.306	.985	.116	2.407		
INDICATED (POST-TEST)	1.503	1.134	.134	2.771		
PRES. ON RATE LEVEL	1.646	1.139	.138	2.923		
DERIVED BY FORMULA	1.587	1.134	.134	2.855		
UNDERLYING PRES. RATE	1.829	1.266	.153	3.248		
PROPOSED	1.587	1.134	.134	2.855		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	3.301
IND. RATES				3.30	MINIMUM PREMIUM	
MAN. RATES	3.37	3.57	3.65	+ 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	
2010	3,394	5,795	.170							
2011	5,819	448,719	7.711			1			2	3
2012	5,562	10,551,653	189.709		1	1			1	3
2013	5,290	416,778	7.878			1	1			2
2014	7,033	37,668	.535							
TOTAL	27,098	11,460,613	42.293		1	3		1	3	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			302,235		31,993			96,679		4,661	5,795
2011		856,359	594,332		2,620		8,295,046	789,659		6,540	13,151
2012			227,925	19,037				103,211	60,950		7,097
2013											5,655
2014											37,668
TOTAL		856,359	1,124,492	19,037	34,613		8,295,046	989,549	60,950	11,201	69,366

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			424,148	2,599	53,664			181,999	1,159	7,385	5,714
2011		2,892	418,368	7,799	16,166		3,919	833,433	14,969	23,351	12,743
2012	71	99,025	300,840	35,287	19,400	4,342	902,471	209,356	63,433	10,444	6,991
2013	71	2,252				995	3,370				5,531
2014											37,065
TOTAL	142	104,169	1,143,356	45,685	89,230	5,337	909,760	1,224,788	79,561	41,180	68,044

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,387,552	255,656	68,044	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-727,424	-171,247	185	
TOTAL LOSSES	2,660,128	84,409	68,229	
EXPECTED LOSSES	1,436,194	493,726	49,589	
CREDIBILITY	.01	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.817	.311	.252	10.380
INDICATED (POST-TEST)	11.299	.358	.290	11.947
PRES. ON RATE LEVEL	4.769	1.639	.165	6.573
DERIVED BY FORMULA	4.834	1.588	.171	6.593
UNDERLYING PRES. RATE	5.300	1.822	.183	7.305
PROPOSED	4.834	1.588	.171	6.593

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE
IND. RATES				7.62	MINIMUM PREMIUM
MAN. RATES	7.32	7.76	8.21	+ 7.62	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1,505	50,660	3.366						4	4
2011	3,888	54,847	1.410						5	5
2012	7,650	85,040	1.111						2	2
2013	11,477	64,985	.566						4	4
2014	3,242	191,523	5.907			1			1	2
TOTAL	27,762	447,055	1.610			1			16	17

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					8,950					37,972	3,738
2011					18,751					31,356	4,740
2012					53,419					30,135	1,486
2013					41,457					11,617	11,911
2014			124,480		7,547			40,000		8,623	10,873
TOTAL			124,480		130,124			40,000		119,703	32,748

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					13,899					51,643	3,686
2011		6	499	313	28,174		15	420	459	39,938	4,593
2012		70	4,948	3,110	69,489		31	1,541	1,473	33,918	1,464
2013	2	149	10,891	6,216	48,583	4	25	1,650	1,241	11,770	11,649
2014	100	3,110	140,174	18,764	23,291	127	5,773	63,416	6,763	9,676	10,699
TOTAL	102	3,335	156,512	28,403	183,436	131	5,844	67,027	9,936	146,945	32,091

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	232,951	368,720	32,091	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-660,652	-229,372	127	
TOTAL LOSSES		139,348	32,218	
EXPECTED LOSSES	1,298,985	643,524	43,587	
CREDIBILITY	.01	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.502	.116	.618
INDICATED (POST-TEST)	.000	.578	.134	.712
PRES. ON RATE LEVEL	4.210	2.086	.141	6.437
DERIVED BY FORMULA	4.168	2.026	.141	6.335
UNDERLYING PRES. RATE	4.679	2.318	.157	7.154
PROPOSED	4.168	2.026	.141	6.335

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	7.326
IND. RATES				7.33	MINIMUM PREMIUM	
MAN. RATES	7.32	7.76	8.04	+ 7.33	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	244,078	3,285,132	1.345			3	11	44	58
2011	353,011	6,076,256	1.721			11	18	49	78
2012	327,618	3,721,808	1.136			8	9	40	57
2013	297,387	7,759,064	2.609			11	5	55	71
2014	313,968	4,463,024	1.421			5	4	52	62
TOTAL	1,536,062	25,305,284	1.647			1	38	240	326
O.D.		1,575							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			717,900	554,115	683,516			278,910	252,728	649,685	148,278
2011			2,084,278	745,668	844,001			877,345	349,959	846,423	328,582
2012			1,453,873	442,328	453,482			384,196	262,738	498,350	226,841
2013			2,476,232	305,937	910,635			2,437,697	287,442	984,218	356,903
2014	1,041		1,009,825	201,971	787,757			940,087	115,573	1,163,933	242,837
TOTAL	1,041		7,742,108	2,250,019	3,679,391			4,918,235	1,268,440	4,142,609	1,303,441
O.D.											1,575

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,040,238	818,980	1,061,499			585,433	348,006	883,572	146,202
2011		20,339	2,990,847	1,061,377	1,314,702		35,914	1,691,165	435,608	1,095,665	318,396
2012	344	16,169	2,081,259	634,619	663,328	4,105	12,677	783,665	325,321	582,752	223,438
2013	735	26,205	3,273,939	619,450	1,267,538	18,738	59,708	3,846,371	523,866	1,145,769	349,051
2014	2,252	39,904	2,019,175	727,309	920,875	3,736	150,860	1,949,339	496,730	904,309	238,952
TOTAL	3,331	102,617	11,405,458	3,861,735	5,227,942	26,579	259,159	8,855,973	2,129,531	4,612,067	1,276,039
O.D.											1,551

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	20,653,117	15,831,275	1,277,590			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-11,057,086	-4,891,967	5,546			
TOTAL LOSSES	9,596,031	10,939,308	1,283,136			
EXPECTED LOSSES	21,381,984	13,809,197	1,705,029			
CREDIBILITY	.18	.52	.79			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.625	.712	.084	1.421		
INDICATED (POST-TEST)	.719	.820	.097	1.636		
PRES. ON RATE LEVEL	1.252	.809	.100	2.161		
DERIVED BY FORMULA	1.156	.815	.098	2.069		
UNDERLYING PRES. RATE	1.392	.899	.111	2.402		
PROPOSED	1.156	.815	.098	2.069		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.392
IND. RATES				2.39	MINIMUM PREMIUM	
MAN. RATES	2.46	2.61	2.70	+ 2.39	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	161,345	9,163,293	5.679			14	18	63	95	
2011	185,418	10,540,798	5.684		1	20	15	67	103	
2012	188,885	8,482,338	4.490			16	25	59	100	
2013	209,042	9,988,074	4.778			18	27	61	106	
2014	223,486	4,195,031	1.877			3	10	84	97	
TOTAL	968,176	42,369,534	4.376		1	71	95	334	501	
O.D.		79,261	.008				2	1	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			3,092,021	748,762	1,098,982			2,534,324	519,698	784,801	384,705
2011		143,034	4,677,085	655,518	792,967		503,531	2,025,962	372,053	997,559	373,089
2012			3,295,578	1,072,777	749,088			1,634,358	704,674	643,302	382,561
2013			3,983,484	1,479,604	1,030,579			1,140,466	1,059,223	965,303	329,415
2014			562,890	615,039	787,447			176,667	471,528	1,155,133	426,327
TOTAL		143,034	15,611,058	4,571,700	4,459,063		503,531	7,511,777	3,127,176	4,546,098	1,896,097
O.D.				50,898	27,000					99	1,264

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			4,020,027	1,106,671	1,706,718			3,642,193	715,625	1,067,329	379,319
2011		259,011	6,432,809	952,395	1,282,522		956,319	3,445,705	474,141	1,303,342	361,523
2012	773	36,617	4,706,716	1,513,350	1,142,958	17,456	49,326	3,163,445	859,556	803,300	376,823
2013	1,357	50,700	6,201,810	2,081,220	1,636,453	12,105	43,898	2,659,115	1,156,335	1,119,040	322,168
2014	666	36,562	2,027,123	1,050,229	930,292	2,048	66,525	1,158,064	627,659	867,994	419,506
TOTAL	2,796	382,890	23,388,485	6,703,865	6,698,943	31,609	1,116,068	14,068,522	3,833,316	5,161,005	1,859,339
O.D.	2	96	7,093	79,275	31,637			14	11	101	1,246

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	38,997,575	22,508,153	1,860,585			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-16,663,519	-6,755,168	8,851			
TOTAL LOSSES	22,334,056	15,752,985	1,869,436			
EXPECTED LOSSES	32,327,397	19,247,340	2,526,939			
CREDIBILITY	.13	.38	.58			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.307	1.627	.193	4.127		
INDICATED (POST-TEST)	2.655	1.873	.222	4.750		
PRES. ON RATE LEVEL	3.004	1.789	.235	5.028		
DERIVED BY FORMULA	2.959	1.821	.227	5.007		
UNDERLYING PRES. RATE	3.339	1.988	.261	5.588		
PROPOSED	2.959	1.821	.227	5.007		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	5.790
IND. RATES				5.79	MINIMUM PREMIUM	
MAN. RATES	5.60	5.94	6.28	+ 5.79	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	75,111	2,412,420	3,211			5	7	23	35
2011	81,445	3,086,106	3,789			8	8	36	52
2012	85,749	2,835,421	3,306			6	7	32	45
2013	79,540	1,488,390	1,871			1	6	27	34
2014	85,125	413,023	.485				3	20	23
TOTAL	406,970	10,235,360	2,515			20	31	138	189
O.D.		456,136	.112			1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,128,350	186,467	178,227			425,166	122,920	267,801	103,489
2011			1,365,288	316,591	355,978			476,581	116,188	353,364	102,116
2012			1,211,186	235,647	211,961			432,250	214,863	420,799	108,715
2013			183,677	202,249	484,836			46,105	35,876	454,031	81,616
2014				50,860	125,901				17,726	114,593	103,943
TOTAL			3,888,501	991,814	1,356,903			1,380,102	507,573	1,610,588	499,879
O.D.			268,216					186,657			1,263

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,568,921	275,597	276,785			822,846	169,261	364,209	102,040
2011		13,209	1,942,540	453,865	563,523		19,460	911,140	147,774	458,697	98,950
2012	284	12,654	1,690,357	346,512	332,936	4,621	13,504	856,012	270,778	495,532	107,084
2013	92	4,776	479,531	314,616	598,398	652	2,728	162,735	84,727	465,374	79,820
2014	25	2,852	172,769	114,228	129,553	109	2,506	63,410	43,017	81,439	102,280
TOTAL	401	33,491	5,854,118	1,504,818	1,901,195	5,382	38,198	2,816,143	715,557	1,865,251	490,174
O.D.	63	2,508	358,941	6,233	11,118	1,995	4,934	339,077	6,456	6,393	1,235

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,455,251	6,017,021	491,409	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,688,656	-2,053,791	2,271	
TOTAL LOSSES	3,766,595	3,963,230	493,680	
EXPECTED LOSSES	10,959,702	5,803,393	691,850	
CREDIBILITY	.07	.22	.33	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.926	.974	.121	2.021
INDICATED (POST-TEST)	1.066	1.121	.139	2.326
PRES. ON RATE LEVEL	2.423	1.283	.153	3.859
DERIVED BY FORMULA	2.328	1.247	.148	3.723
UNDERLYING PRES. RATE	2.693	1.426	.170	4.289
PROPOSED	2.328	1.247	.148	3.723

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	4.305
IND. RATES				4.31	MINIMUM PREMIUM	
MAN. RATES	4.49	4.76	4.82	+ 4.31	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	46,603	2,751,025	5.903			6	6	45	57	
2011	50,214	1,609,199	3.204	1		1	4	42	48	
2012	40,834	1,644,810	4.028			2	7	19	28	
2013	42,214	2,751,024	6.516			3	8	30	41	
2014	47,217	1,151,253	2.438				4	22	26	
TOTAL	227,082	9,907,311	4.363	1		12	29	158	200	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			894,241	424,348	320,276			495,289	188,098	300,829	127,944
2011	42,675		131,009	272,322	469,383			20,615	92,422	460,423	120,350
2012			478,199	314,958	121,817			219,168	218,490	190,111	102,067
2013			871,289	500,427	320,653			346,073	241,301	388,601	82,680
2014				134,659	169,955				433,674	357,059	55,906
TOTAL	42,675		2,374,738	1,646,714	1,402,084			1,081,145	1,173,985	1,697,023	488,947

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,295,755	627,187	497,389			1,039,611	259,011	409,124	126,153
2011	58,547	1,496	213,975	386,021	710,609		1,046	52,559	116,113	587,925	116,619
2012	113	6,046	717,885	427,223	187,662	2,342	7,686	457,953	256,111	228,700	100,536
2013	316	12,598	1,485,025	671,421	483,359	3,562	12,663	776,993	287,927	431,261	80,861
2014	48	5,009	309,583	214,067	185,455	895	28,675	526,733	360,128	293,539	55,012
TOTAL	59,024	25,149	4,022,223	2,325,919	2,064,474	6,799	50,070	2,853,849	1,279,290	1,950,549	479,181

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,017,114	7,620,232	479,181			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,569,324	-2,096,330	2,160			
TOTAL LOSSES	3,447,790	5,523,902	481,341			
EXPECTED LOSSES	6,798,835	5,890,507	667,621			
CREDIBILITY	.05	.15	.22			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.518	2.433	.212	4.163		
INDICATED (POST-TEST)	1.747	2.800	.244	4.791		
PRES. ON RATE LEVEL	2.694	2.334	.265	5.293		
DERIVED BY FORMULA	2.647	2.404	.260	5.311		
UNDERLYING PRES. RATE	2.994	2.594	.294	5.882		
PROPOSED	2.638	2.396	.259	5.293		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	6.121
IND. RATES				6.12	MINIMUM PREMIUM	
MAN. RATES	5.91	6.27	6.61	+ 6.12	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	96,235	13,111,691	13.624		1	16	11	53	81
2011	91,323	3,696,029	4.047			8	11	42	61
2012	95,227	3,381,568	3.551			4	8	57	69
2013	105,050	2,799,627	2.665			4	12	41	57
2014	109,767	2,485,754	2.264				10	35	45
TOTAL	497,602	25,474,669	5.119		1	32	52	228	313
O.D.		63,521	.012					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		1,476,031	2,996,593	650,726	672,849		5,515,110	803,102	328,796	501,396	167,088
2011			1,492,301	611,111	271,307			215,078	354,097	514,073	238,062
2012			879,522	375,693	571,214			483,362	164,777	662,538	244,462
2013			705,484	586,260	296,152			89,879	582,699	360,272	178,881
2014				553,182	293,507				1,157,447	305,516	176,102
TOTAL		1,476,031	6,073,900	2,776,972	2,105,029		5,515,110	1,591,421	2,587,816	2,343,795	1,004,595
O.D.					26,841					36,680	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		260,613	4,342,062	961,774	1,044,936		834,058	1,685,710	452,751	681,903	164,749
2011		14,435	2,137,607	861,310	441,799		8,940	440,761	428,166	662,465	230,682
2012	197	10,337	1,263,689	540,783	789,266	4,670	13,466	865,928	227,908	766,152	240,795
2013	274	11,539	1,318,497	755,943	448,362	1,972	9,755	519,844	577,488	409,078	174,946
2014	140	14,175	902,348	658,073	371,151	1,874	65,004	1,090,571	747,676	328,513	173,284
TOTAL	611	311,099	9,964,203	3,777,883	3,095,514	8,516	931,223	4,602,814	2,433,989	2,848,111	984,456
O.D.	3	417	24,051	14,373	26,031	24	484	15,043	10,166	25,924	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,858,488	12,231,991	984,456			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,300,209	-3,819,081	4,287			
TOTAL LOSSES	8,558,279	8,412,910	988,743			
EXPECTED LOSSES	14,037,353	10,822,843	1,263,909			
CREDIBILITY	.08	.25	.37			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.720	1.691	.199	3.610		
INDICATED (POST-TEST)	1.980	1.946	.229	4.155		
PRES. ON RATE LEVEL	2.538	1.957	.229	4.724		
DERIVED BY FORMULA	2.493	1.954	.229	4.676		
UNDERLYING PRES. RATE	2.821	2.175	.254	5.250		
PROPOSED	2.493	1.954	.229	4.676		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	5.407
IND. RATES				5.41	MINIMUM PREMIUM	
MAN. RATES	5.30	5.62	5.90	+ 5.41	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	71,827	2,793,300	3.888			8	2	9	19
2011	78,156	1,865,390	2.386			4	5	21	30
2012	71,051	1,191,306	1.676			3	2	9	14
2013	69,202	3,112,705	4.497			4	15	18	37
2014	79,329	2,509,302	3.163			4	4	20	28
TOTAL	369,565	11,472,003	3.104			23	28	77	128
O.D.		668							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			2,180,291	46,375	36,678			433,037	13,137	43,798	39,984
2011			847,393	238,157	174,906			171,999	139,141	188,713	105,081
2012			428,547	132,834	204,278			129,042	114,208	97,032	85,365
2013			936,689	496,124	184,736			624,479	398,622	387,003	85,052
2014			696,118	329,577	494,465			402,380	237,645	293,472	55,645
TOTAL			5,089,038	1,243,067	1,095,063			1,760,937	902,753	1,010,018	371,127
O.D.											668

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			3,159,242	68,542	56,961			908,944	18,090	59,565	39,424
2011		8,189	1,207,198	338,645	281,030		7,055	337,656	169,037	244,693	101,823
2012	100	4,868	620,539	194,358	287,448	1,379	4,396	265,574	134,261	117,403	84,085
2013	332	12,687	1,530,174	650,027	328,921	6,242	21,659	1,337,846	452,399	457,339	83,181
2014	683	30,219	1,574,461	648,501	619,170	1,780	73,936	931,245	268,483	265,867	54,755
TOTAL	1,115	55,963	8,091,614	1,900,073	1,573,530	9,401	107,046	3,781,265	1,042,270	1,144,867	363,268
O.D.											651

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,046,404	5,660,740	363,919	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,359,045	-1,340,748	1,526	
TOTAL LOSSES	8,687,359	4,319,992	365,445	
EXPECTED LOSSES	6,441,518	3,784,344	461,957	
CREDIBILITY	.07	.20	.31	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.351	1.169	.099	3.619
INDICATED (POST-TEST)	2.706	1.346	.114	4.166
PRES. ON RATE LEVEL	1.568	.921	.113	2.602
DERIVED BY FORMULA	1.648	1.006	.113	2.767
UNDERLYING PRES. RATE	1.743	1.024	.125	2.892
PROPOSED	1.648	1.006	.113	2.767

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	3.200
IND. RATES				3.20	MINIMUM PREMIUM	
MAN. RATES	2.63	2.79	3.25	+ 3.20	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	489,690	24,470,126	4.997	4	1	38	67	218	328
2011	536,552	26,233,031	4.889	1		51	52	227	331
2012	533,596	20,636,299	3.867	3	2	27	56	195	283
2013	565,739	19,096,907	3.375	2		28	56	203	289
2014	608,224	17,991,945	2.958		1	17	31	200	249
TOTAL	2,733,801	108,428,308	3.966	10	4	161	262	1043	1480
O.D.		34,083	.001					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	879,916	574,297	8,513,962	2,559,466	2,093,846	77,567	150,000	3,581,732	2,176,525	2,553,907	1,308,908
2011	235,831		10,178,190	2,322,877	2,051,042	159		5,451,576	2,850,263	1,948,584	1,194,509
2012	852,156	610,854	6,304,783	2,480,635	2,351,733	46,079	48,155	2,524,538	2,126,232	2,350,680	940,454
2013	234,787		5,376,034	2,237,891	1,699,001	64,492		2,883,214	2,617,090	2,664,039	1,320,359
2014		208,015	3,694,730	1,701,627	2,943,330		531,043	3,188,505	1,258,629	3,269,135	1,196,931
TOTAL	2,202,690	1,393,166	34,067,699	11,302,496	11,138,952	188,297	729,198	17,629,565	11,028,739	12,786,345	5,961,161
O.D.					2,206					4,217	27,660

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	1,347,152	941,810	12,186,871	3,782,893	3,251,736	222,074	210,697	7,441,728	2,997,079	3,473,311	1,290,583
2011	323,544	96,634	14,228,959	3,320,652	3,291,852	185	214,997	10,208,277	3,454,579	2,597,014	1,157,479
2012	1,016,302	1,033,748	9,080,208	3,506,973	3,389,272	159,765	155,314	5,003,441	2,526,643	2,798,874	926,347
2013	384,670	71,050	8,592,284	3,130,319	2,588,480	154,034	110,879	6,721,446	2,891,780	3,051,714	1,291,311
2014	3,308	376,048	8,143,923	3,522,087	3,531,735	9,873	1,194,652	5,353,316	1,881,798	2,580,493	1,177,780
TOTAL	3,074,976	2,519,290	52,232,245	17,262,924	16,053,075	545,931	1,886,539	34,728,208	13,751,879	14,501,406	5,843,500
O.D.			58	37	3,315		2	56	61	5,371	27,213

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	94,987,305	61,578,068	5,870,713	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-42,929,036	-19,337,334	26,387	
TOTAL LOSSES	52,058,269	42,240,734	5,897,100	
EXPECTED LOSSES	82,861,508	54,867,387	7,736,657	
CREDIBILITY	.26	.77	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.904	1.545	.216	3.665
INDICATED (POST-TEST)	2.192	1.778	.249	4.219
PRES. ON RATE LEVEL	2.727	1.806	.255	4.788
DERIVED BY FORMULA	2.588	1.784	.249	4.621
UNDERLYING PRES. RATE	3.031	2.007	.283	5.321
PROPOSED	2.588	1.784	.249	4.621

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	5.344
IND. RATES				5.34	MINIMUM PREMIUM	
MAN. RATES	5.64	5.98	5.98	+ 5.34	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	414,355	34,460,061	8.316	2	2	41	80	309	434
2011	420,198	27,298,887	6.496	1		36	67	324	428
2012	414,768	29,986,384	7.229			41	96	297	434
2013	417,840	22,260,949	5.327			23	87	310	420
2014	446,515	19,598,888	4.389	1		9	64	310	384
TOTAL	2,113,676	133,605,169	6.321	4	2	150	394	1550	2100
O.D.		44,279	.002	1			1	3	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	349,462	1,040,955	7,278,173	3,160,786	2,307,335	117,828	9,532,049	4,721,302	2,055,716	2,863,253	1,033,202
2011	3,000		7,326,551	2,788,289	2,265,263	852,561		4,782,716	4,843,034	3,448,285	989,188
2012			8,078,480	4,174,001	2,251,452			7,026,704	4,404,384	2,997,399	1,053,964
2013			3,996,989	4,139,973	2,731,704			2,319,964	3,694,181	4,356,325	1,021,813
2014	310,245		1,599,252	2,796,860	3,428,020	195,851		882,100	3,308,111	5,890,594	1,187,855
TOTAL	662,707	1,040,955	28,279,445	17,059,909	12,983,774	1,166,240	9,532,049	19,732,786	18,305,426	19,555,856	5,286,022
O.D.	3,000			4,167	15,769				6,977	4,844	9,522

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	535,026	263,132	10,171,437	4,671,643	3,583,287	337,342	2,041,882	8,757,109	2,830,722	3,894,021	1,018,737
2011	4,116	68,387	10,084,691	3,947,273	3,563,464	989,932	164,391	8,010,170	5,799,960	4,513,062	958,523
2012	1,826	94,540	11,533,981	5,732,949	3,376,356	62,847	192,915	11,851,104	5,172,681	3,720,531	1,038,155
2013	1,655	74,502	8,227,366	5,375,775	3,839,135	28,390	112,464	6,581,556	4,014,028	4,802,627	999,333
2014	392,343	140,778	8,051,003	4,579,847	3,959,312	142,390	386,357	6,663,405	3,738,457	4,519,628	1,168,849
TOTAL	934,966	641,339	48,068,478	24,307,487	18,321,554	1,560,901	2,898,009	41,863,344	21,555,848	21,449,869	5,183,597
O.D.	4,593	25	1,751	7,177	21,831	2	9	583	10,049	5,121	9,366

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	95,974,000	85,678,936	5,192,963			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-41,684,270	-27,236,646	22,408			
TOTAL LOSSES	54,289,730	58,442,290	5,215,371			
EXPECTED LOSSES	79,939,226	76,874,396	6,806,037			
CREDIBILITY	.22	.65	.98			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.568	2.765	.247	5.580		
INDICATED (POST-TEST)	2.956	3.183	.284	6.423		
PRES. ON RATE LEVEL	3.402	3.273	.290	6.965		
DERIVED BY FORMULA	3.304	3.215	.284	6.803		
UNDERLYING PRES. RATE	3.782	3.637	.322	7.741		
PROPOSED	3.304	3.215	.284	6.803		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	7.867
IND. RATES				7.87	MINIMUM PREMIUM	
MAN. RATES	7.78	8.25	8.70	+ 7.87	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	254,844	14,138,183	5,547		1	27	42	148	218
2011	273,464	11,621,896	4,249			21	41	149	211
2012	252,895	12,573,585	4,971	1		22	36	109	168
2013	247,846	10,490,749	4,232			21	33	91	145
2014	265,488	10,516,509	3,961	4		10	20	102	136
TOTAL	1,294,537	59,340,922	4,584	5	1	101	172	599	878
O.D.		1,159							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		109,579	6,073,309	1,521,399	1,150,701		18,347	2,537,245	756,607	1,599,712	371,284
2011			4,127,411	1,774,965	1,213,738			1,708,892	1,018,973	1,425,858	352,059
2012	1,687		4,838,298	1,633,658	827,626	884		2,152,197	1,367,554	1,243,835	507,846
2013			4,470,001	1,556,306	765,866			1,846,204	760,553	852,959	238,860
2014	526,867		2,373,246	966,405	1,502,194	10,000		2,193,347	786,447	1,720,247	437,756
TOTAL	528,554	109,579	21,882,265	7,452,733	5,460,125	10,884	18,347	10,437,885	4,690,134	6,842,611	1,907,805
O.D.											1,159

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		203,159	8,784,405	2,248,627	1,787,039		29,135	5,285,233	1,041,845	2,175,611	366,086
2011		40,151	5,930,162	2,507,419	1,919,062		69,854	3,318,836	1,243,635	1,854,571	341,145
2012	3,111	52,453	6,731,528	2,279,297	1,320,598	23,473	63,613	3,933,359	1,625,931	1,512,177	500,228
2013	1,497	54,753	6,795,573	2,158,028	1,370,499	17,582	58,612	3,687,893	924,604	1,029,485	233,605
2014	664,482	88,735	4,633,295	1,923,080	1,855,853	13,137	257,728	3,424,850	1,100,932	1,397,417	430,752
TOTAL	669,090	439,251	32,874,963	11,116,451	8,253,051	54,192	478,942	19,650,171	5,936,947	7,969,261	1,871,816
O.D.											1,143

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	54,166,609	33,275,710	1,872,959			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-23,892,851	-10,469,844	7,943			
TOTAL LOSSES	30,273,758	22,805,866	1,880,902			
EXPECTED LOSSES	45,710,101	29,463,662	2,459,621			
CREDIBILITY	.16	.47	.71			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.339	1.762	.145	4.246		
INDICATED (POST-TEST)	2.692	2.028	.167	4.887		
PRES. ON RATE LEVEL	3.177	2.048	.171	5.396		
DERIVED BY FORMULA	3.099	2.039	.168	5.306		
UNDERLYING PRES. RATE	3.531	2.276	.190	5.997		
PROPOSED	3.099	2.039	.168	5.306		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	6.136
IND. RATES				6.14	MINIMUM PREMIUM	
MAN. RATES	6.04	6.41	6.74	+ 6.14	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	195,973	6,080,747	3.102			11	15	63	89
2011	216,049	11,828,710	5.475			19	15	69	103
2012	224,136	13,415,234	5.985			14	22	68	104
2013	207,080	8,290,071	4.003			15	22	48	85
2014	216,381	10,014,773	4.628			2	6	14	79
TOTAL	1,059,619	49,629,535	4.684			2	65	88	327
O.D.		9,682							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			2,611,879	566,954	695,582			749,213	408,836	716,388	331,895
2011			4,347,186	616,998	929,028			4,213,472	301,418	1,058,925	361,683
2012			3,550,181	1,079,305	1,148,406			4,300,796	1,665,546	1,105,927	565,073
2013			3,298,467	959,978	548,158			1,269,083	1,131,718	731,387	351,280
2014	1,382,868		1,070,400	974,283	1,409,002	49,161		504,795	1,723,621	2,593,561	307,082
TOTAL	1,382,868		14,878,113	4,197,518	4,730,176	49,161		11,037,359	5,231,139	6,206,188	1,917,013
O.D.											9,682

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			3,784,614	837,958	1,080,239			1,572,598	562,967	974,290	327,248
2011		38,053	5,587,658	897,239	1,475,461		94,395	4,402,295	397,647	1,387,355	350,471
2012	736	35,608	4,534,699	1,508,517	1,655,475	21,811	66,057	4,088,010	1,664,129	1,361,100	556,597
2013	1,090	39,104	4,899,454	1,374,662	976,657	13,241	47,479	2,884,879	1,207,285	894,766	343,552
2014	1,700,123	64,777	3,548,875	1,772,103	1,652,485	37,914	201,325	3,340,205	1,818,178	2,028,763	302,169
TOTAL	1,701,949	177,542	22,355,300	6,390,479	6,840,317	72,966	409,256	16,287,987	5,650,206	6,646,274	1,880,037
O.D.											9,531

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	41,005,000	25,527,276	1,889,568			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-20,823,244	-7,810,134	8,379			
TOTAL LOSSES	20,181,756	17,717,142	1,897,947			
EXPECTED LOSSES	40,064,195	22,029,479	2,585,471			
CREDIBILITY	.14	.41	.62			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.905	1.672	.179	3.756		
INDICATED (POST-TEST)	2.193	1.924	.206	4.323		
PRES. ON RATE LEVEL	3.401	1.871	.220	5.492		
DERIVED BY FORMULA	3.232	1.893	.211	5.336		
UNDERLYING PRES. RATE	3.781	2.079	.244	6.104		
PROPOSED	3.232	1.893	.211	5.336		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	6.171
IND. RATES				6.17	MINIMUM PREMIUM	
MAN. RATES	6.21	6.59	6.86	+ 6.17	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	79,336	6,957,818	8.770		1	16	6	25	48
2011	119,777	6,529,079	5.451	1		11	8	28	48
2012	125,722	12,733,538	10.128	1	1	21	8	34	65
2013	133,472	10,460,790	7.837			6	16	25	47
2014	164,086	5,070,751	3.090			9	10	29	48
TOTAL	622,393	41,751,976	6.708	2	2	63	48	141	256
O.D.		790							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		84,268	4,180,059	208,647	201,814		13,015	1,546,730	137,656	417,677	167,952
2011	24,526		3,267,048	229,260	477,752			1,823,636	113,445	390,970	202,442
2012	741,816	89,482	5,887,928	345,545	340,533	393	134,858	4,220,660	361,057	317,258	294,008
2013			1,972,865	720,112	314,902			6,531,026	248,561	541,527	131,797
2014			2,105,000	644,526	466,413			841,781	386,452	520,400	106,179
TOTAL	766,342	173,750	17,412,900	2,148,090	1,801,414	393	147,873	14,963,833	1,247,171	2,187,832	902,378
O.D.											790

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		156,233	5,992,898	308,380	313,419		20,668	3,122,182	189,552	568,042	165,601
2011	33,648	29,991	4,402,001	346,928	778,078		68,955	3,209,884	158,865	524,881	196,166
2012	884,772	195,685	7,674,674	600,596	687,441	41,850	307,153	7,042,722	542,779	499,998	289,598
2013	551	20,851	2,540,185	964,857	551,174	10,059	32,583	2,082,021	367,142	633,320	128,897
2014	1,856	68,849	3,409,076	1,083,767	822,159	3,446	145,146	1,789,947	467,420	478,196	104,480
TOTAL	920,827	471,609	24,018,834	3,304,528	3,152,271	55,355	574,505	17,246,756	1,725,758	2,704,437	884,742
O.D.											779

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	43,287,886	10,886,994	885,521			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-23,105,022	-4,181,303	5,109			
TOTAL LOSSES	20,182,864	6,705,691	890,630			
EXPECTED LOSSES	45,658,751	12,086,871	1,344,370			
CREDIBILITY	.10	.29	.43			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.243	1.077	.143	4.463		
INDICATED (POST-TEST)	3.733	1.240	.165	5.138		
PRES. ON RATE LEVEL	6.601	1.748	.194	8.543		
DERIVED BY FORMULA	6.314	1.601	.182	8.097		
UNDERLYING PRES. RATE	7.336	1.942	.216	9.494		
PROPOSED	6.314	1.601	.182	8.097		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	9.364
IND. RATES				9.36	MINIMUM PREMIUM	
MAN. RATES	10.18	10.80	10.67	+ 9.36	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	101,464	2,817,476	2.776	1		2	8	18	29
2011	109,727	7,676,347	6.995	1		6	16	13	36
2012	151,205	4,222,171	2.792	2		4	17	17	40
2013	140,858	2,614,202	1.855			4	9	23	36
2014	137,989	2,179,104	1.579	2		2	8	29	41
TOTAL	641,243	19,509,300	3.042	6		18	58	100	182
O.D.		689							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	384,990		423,027	193,547	175,855			1,048,947	227,479	260,434	103,197
2011			1,397,318	460,839	110,405	159,428		4,600,947	606,113	220,924	120,373
2012	966,678		1,118,851	573,482	380,856	393		369,171	311,065	245,813	255,862
2013			849,512	443,431	289,324			157,264	168,101	538,446	168,124
2014	256,000		326,041	380,144	340,774	3,520		158,327	173,512	367,101	173,685
TOTAL	1,607,668		4,114,749	2,051,443	1,297,214	163,341		6,334,656	1,486,270	1,632,718	821,241
O.D.											689

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	589,420		462,335	286,062	273,103			1,430,933	313,238	354,188	101,752
2011		10,849	1,608,990	647,932	191,632	185,116	45,238	2,150,024	731,695	305,716	116,641
2012	1,151,512	13,531	1,653,955	792,922	558,869	5,089	12,437	754,545	365,388	299,576	252,024
2013	304	11,903	1,415,917	600,334	440,504	1,886	7,306	436,217	222,865	566,543	164,425
2014	322,272	19,804	1,097,447	567,634	431,429	3,348	36,896	541,400	224,634	287,758	170,906
TOTAL	2,063,508	56,087	6,238,644	2,894,884	1,895,537	195,439	101,877	5,313,119	1,857,820	1,813,781	805,748
O.D.											679

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,968,674	8,462,022	806,427	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-10,218,148	-3,016,671	3,833	
TOTAL LOSSES	3,750,526	5,445,351	810,260	
EXPECTED LOSSES	19,949,070	8,592,657	1,128,589	
CREDIBILITY	.10	.29	.44	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.585	.849	.126	1.560
INDICATED (POST-TEST)	.673	.977	.145	1.795
PRES. ON RATE LEVEL	2.799	1.206	.158	4.163
DERIVED BY FORMULA	2.586	1.140	.152	3.878
UNDERLYING PRES. RATE	3.111	1.340	.176	4.627
PROPOSED	2.586	1.140	.152	3.878

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	4.484
IND. RATES				4.48	MINIMUM PREMIUM	
MAN. RATES	5.07	5.38	5.20	+ 4.48	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
2010	7,771	131,415	1.691			7,771				1	2	3
2011	11,793	1,940,704	16.456			11,793			3	2	3	8
2012	13,683	692,587	5.061			13,683		1		2	3	6
2013	14,616	211,092	1.444			14,616					2	2
2014	16,639	126,470	.760			16,639				1	5	6
TOTAL	64,502	3,102,268	4.810			64,502			4	6	15	25

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				32,047	6,925				56,739	3,065	32,639
2011			694,297	84,882	22,494			512,759	592,532	12,359	21,381
2012			237,876	103,769	22,626			78,190	106,805	139,522	3,799
2013					160,598					45,478	5,016
2014				2,905	43,450				4,903	58,801	16,411
TOTAL			932,173	223,603	256,093			590,949	760,979	259,225	79,246

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				47,365	10,755				78,130	4,168	32,182
2011		6,343	934,371	122,487	46,968		18,624	913,893	705,216	30,066	20,718
2012	56	2,716	342,395	141,605	42,382	836	3,036	173,671	126,473	163,244	3,742
2013	6	570	42,203	24,080	188,189	19	112	6,466	4,855	46,091	4,906
2014	6	727	42,677	26,131	42,370	48	1,058	28,894	19,565	41,347	16,148
TOTAL	68	10,356	1,361,646	361,668	330,664	903	22,830	1,122,924	934,239	284,916	77,696

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,518,727	1,911,487	77,696	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,319,997	-498,151	444	
TOTAL LOSSES	1,198,730	1,413,336	78,140	
EXPECTED LOSSES	2,614,911	1,440,329	117,393	
CREDIBILITY	.02	.06	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.858	2.191	.121	4.170
INDICATED (POST-TEST)	2.139	2.522	.139	4.800
PRES. ON RATE LEVEL	3.648	2.009	.164	5.821
DERIVED BY FORMULA	3.618	2.040	.162	5.820
UNDERLYING PRES. RATE	4.054	2.233	.182	6.469
PROPOSED	3.618	2.040	.162	5.820

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	6.730
IND. RATES				6.73	MINIMUM PREMIUM	
MAN. RATES	6.51	6.90	7.27	+ 6.73	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	61,343	4,443,998	7.244			5	7	40	52	
2011	71,321	6,240,472	8.749			11	7	42	60	
2012	77,942	3,548,194	4.552	1		6	7	40	54	
2013	70,981	2,849,067	4.013			5	6	18	29	
2014	75,661	2,566,446	3.392			3	4	37	44	
TOTAL	357,248	19,648,177	5.500	1		30	31	177	239	
O.D.		61								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,301,785	392,719	887,553			1,035,104	235,648	482,370	108,819
2011			2,608,788	476,636	483,777			2,058,659	177,579	326,791	108,242
2012	30,390		1,759,898	96,763	353,212	23,513		694,584	134,981	334,661	120,192
2013			1,068,390	339,357	309,986			350,018	287,841	295,848	197,627
2014			676,364	347,916	401,982			230,013	194,601	550,562	165,008
TOTAL	30,390		7,415,225	1,653,391	2,436,510	23,513		4,368,378	1,030,650	1,990,232	699,888
O.D.											61

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,536,073	580,437	1,378,367			1,510,258	324,487	656,024	107,296
2011		23,701	3,485,859	685,176	777,456		65,921	3,074,722	232,837	442,823	104,886
2012	36,606	17,353	2,408,380	187,117	535,299	75,777	19,728	1,309,855	188,169	404,928	118,389
2013	359	13,320	1,638,445	497,576	473,760	3,644	13,059	795,906	320,838	340,582	193,279
2014	662	28,608	1,490,808	612,800	530,380	1,368	50,692	743,778	296,894	423,973	162,368
TOTAL	37,627	82,982	10,559,565	2,563,106	3,695,262	80,789	149,400	7,434,519	1,363,225	2,268,330	686,218
O.D.											60

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	18,344,882	9,889,923	686,278			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-8,539,666	-2,876,608	2,798			
TOTAL LOSSES	9,805,216	7,013,315	689,076			
EXPECTED LOSSES	16,533,438	8,148,827	843,105			
CREDIBILITY	.07	.20	.30			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.745	1.963	.193	4.901		
INDICATED (POST-TEST)	3.159	2.259	.222	5.640		
PRES. ON RATE LEVEL	4.164	2.053	.212	6.429		
DERIVED BY FORMULA	4.094	2.094	.215	6.403		
UNDERLYING PRES. RATE	4.628	2.281	.236	7.145		
PROPOSED	4.094	2.094	.215	6.403		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	7.405
IND. RATES				7.41	MINIMUM PREMIUM	
MAN. RATES	7.18	7.62	8.03	+ 7.41	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	119,281	12,689,882	10.638	1		22	32	95	150	
2011	130,998	12,920,865	9.863	1		21	35	111	168	
2012	122,669	9,925,878	8.091	1		11	20	94	126	
2013	128,131	12,186,122	9.510		1	9	21	83	114	
2014	143,464	10,905,014	7.601	1		3	20	113	137	
TOTAL	644,543	58,627,761	9.096	4	1	66	128	496	695	
O.D.		910								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	48,598		4,203,450	1,168,934	728,044			3,717,820	1,122,147	1,212,805	488,084
2011	44,950		3,870,640	1,805,258	1,204,096	125		2,340,550	1,617,347	1,513,208	524,691
2012	412,506		1,987,162	1,137,847	1,465,117	566,244		1,413,071	821,313	1,040,064	1,082,554
2013		430,373	1,633,152	796,789	1,145,632		4,420,181	887,576	1,124,428	1,324,305	423,686
2014	360,000		562,037	1,188,254	1,892,124	20,000		588,253	2,712,363	3,193,165	388,818
TOTAL	866,054	430,373	12,256,441	6,097,082	6,435,013	586,369	4,420,181	8,947,270	7,397,598	8,283,547	2,907,833
O.D.											910

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	74,404		5,428,520	1,727,685	1,130,655			6,270,301	1,545,195	1,649,419	481,251
2011	61,668	37,726	5,572,285	2,547,471	1,900,144	145	95,479	4,557,934	1,958,775	1,982,803	508,426
2012	279,373	25,467	3,020,027	1,608,853	2,021,605	949,453	44,209	2,769,869	998,268	1,245,422	1,066,316
2013	602	109,600	2,859,005	1,179,581	1,534,348	10,333	996,246	2,458,309	1,236,769	1,479,133	414,365
2014	453,588	63,854	3,689,017	2,167,531	2,087,236	21,393	275,603	4,576,103	2,587,560	2,556,761	382,597
TOTAL	869,635	236,647	20,568,854	9,231,121	8,673,988	981,324	1,411,537	20,632,516	8,326,567	8,913,538	2,852,955
O.D.											897

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	44,700,513	35,145,214	2,853,852			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-26,515,963	-10,640,965	12,271			
TOTAL LOSSES	18,184,550	24,504,249	2,866,123			
EXPECTED LOSSES	51,054,251	30,151,721	3,615,886			
CREDIBILITY	.10	.29	.44			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.821	3.802	.445	7.068		
INDICATED (POST-TEST)	3.247	4.376	.512	8.135		
PRES. ON RATE LEVEL	7.127	4.209	.505	11.841		
DERIVED BY FORMULA	6.739	4.257	.508	11.504		
UNDERLYING PRES. RATE	7.921	4.678	.561	13.160		
PROPOSED	6.739	4.257	.508	11.504		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	13.304
IND. RATES				13.30	MINIMUM PREMIUM	
MAN. RATES	13.51	14.33	14.79	+ 13.30	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	304,728	4,332,614	1.421				8	16	64	88
2011	312,479	4,305,990	1.378				5	26	58	89
2012	327,776	4,272,706	1.303			1	6	18	53	78
2013	356,831	5,615,855	1.573				9	17	58	84
2014	367,184	8,006,850	2.180				6	8	65	79
TOTAL	1,668,998	26,534,015	1.590			1	34	85	298	418
O.D.		14,027							2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,461,884	503,148	384,484			873,393	299,706	515,439	294,560
2011			844,267	781,521	484,680			252,066	694,213	751,343	497,900
2012	392,103		1,098,666	435,893	596,421	38,561		181,585	677,123	573,892	278,462
2013			1,824,222	534,673	913,436			853,640	488,699	681,374	319,811
2014			1,094,167	409,772	1,277,509			2,830,858	493,389	1,624,071	277,084
TOTAL	392,103		6,323,206	2,665,007	3,656,530	38,561		4,991,542	2,653,130	4,146,119	1,667,817
O.D.					3,112					5,492	5,423

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			2,063,258	743,652	597,104			1,665,206	412,697	700,997	290,436
2011		8,389	1,246,936	1,096,550	752,234		10,539	541,526	833,764	969,500	482,465
2012	467,227	13,002	1,617,780	626,310	834,366	114,042	10,652	514,515	775,757	674,493	274,285
2013	621	23,800	2,872,221	856,053	1,255,565	8,490	29,341	1,820,072	583,322	775,884	312,775
2014	962	48,560	2,584,263	1,167,610	1,412,203	4,466	170,700	2,394,991	847,185	1,258,900	272,651
TOTAL	468,810	93,751	10,384,458	4,490,175	4,851,472	126,998	221,232	6,936,310	3,452,725	4,379,774	1,632,612
O.D.		6	255	161	4,140		3	173	168	6,667	5,314

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	18,231,996	17,185,282	1,637,926			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-8,151,688	-5,413,507	7,432			
TOTAL LOSSES	10,080,308	11,771,775	1,645,358			
EXPECTED LOSSES	15,721,961	15,354,782	2,186,388			
CREDIBILITY	.19	.55	.84			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.604	.705	.099	1.408		
INDICATED (POST-TEST)	.695	.811	.114	1.620		
PRES. ON RATE LEVEL	.847	.828	.118	1.793		
DERIVED BY FORMULA	.818	.819	.115	1.752		
UNDERLYING PRES. RATE	.942	.920	.131	1.993		
PROPOSED	.818	.819	.115	1.752		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.026
IND. RATES				2.03	MINIMUM PREMIUM	
MAN. RATES	2.03	2.15	2.24	+ 2.03	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	850,135	20,726,854	2.438			32	51	218	301
2011	883,674	20,450,729	2.314	2	1	36	33	181	253
2012	895,198	19,630,819	2.192		1	34	47	188	270
2013	926,284	16,725,713	1.805	2	1	22	44	168	237
2014	982,036	13,852,451	1.410	2		10	23	216	251
TOTAL	4,537,327	91,386,566	2.014	6	3	134	198	971	1312
O.D.		13,472					1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			7,769,473	1,925,255	1,920,123			4,067,819	1,212,218	2,568,219	1,263,747
2011	1,109,525	18,500	8,015,164	1,470,227	1,716,090	24,136	4,547	3,768,567	954,415	2,097,861	1,271,697
2012		139,609	7,310,261	2,039,256	1,778,290		62,868	3,215,621	1,546,902	2,555,638	982,374
2013	6,000	461,932	4,730,074	1,798,531	1,961,298	3,079	310,367	2,401,293	1,944,398	2,193,936	914,805
2014	1,078,753		1,666,340	1,038,129	2,619,688	116,797		1,505,048	568,030	4,049,047	1,210,619
TOTAL	2,194,278	620,041	29,491,312	8,271,398	9,995,489	144,012	377,782	14,958,348	6,225,963	13,464,701	5,643,242
O.D.				3,000	60				3,500	1,446	5,466

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			10,793,048	2,845,531	2,981,957			7,071,679	1,669,224	3,492,780	1,246,055
2011	1,445,922	111,337	11,193,579	2,119,369	2,740,206	28,025	156,800	6,878,931	1,198,518	2,738,082	1,232,274
2012	1,701	299,018	10,311,060	2,921,382	2,674,377	31,790	187,932	5,898,858	1,921,635	3,029,660	967,638
2013	11,428	596,636	7,675,039	2,633,756	2,818,262	30,973	482,662	5,526,871	2,191,536	2,504,151	894,679
2014	1,358,317	99,193	5,356,632	2,554,905	2,906,989	86,148	298,851	4,440,237	1,647,641	3,010,151	1,191,249
TOTAL	2,817,368	1,106,184	45,329,358	13,074,943	14,121,791	176,936	1,126,245	29,816,576	8,628,554	14,774,824	5,531,895
O.D.		15	691	3,928	148	1	46	1,408	4,241	1,119	5,339

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	80,374,828	50,609,548	5,537,234			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-33,924,829	-15,693,940	24,636			
TOTAL LOSSES	46,449,999	34,915,608	5,561,870			
EXPECTED LOSSES	65,292,136	44,420,430	7,350,470			
CREDIBILITY	.37	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.024	.770	.123	1.917		
INDICATED (POST-TEST)	1.179	.886	.142	2.207		
PRES. ON RATE LEVEL	1.295	.881	.145	2.321		
DERIVED BY FORMULA	1.252	.886	.142	2.280		
UNDERLYING PRES. RATE	1.439	.979	.162	2.580		
PROPOSED	1.252	.886	.142	2.280		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.636
IND. RATES				2.64	MINIMUM PREMIUM	
MAN. RATES	2.66	2.82	2.90	+ 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		
2010	54,410	1,801,653	3.311			2	11	33	46		
2011	50,458	1,874,290	3.714			2	8	27	37		
2012	55,317	1,965,285	3.552				8	27	37		
2013	72,283	3,101,604	4.290	1		6	7	25	39		
2014	70,045	1,331,398	1.900					29	29		
TOTAL	302,513	10,074,230	3.330			1		12	34	141	188

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			268,477	376,991	396,213			120,065	223,845	283,493	132,569
2011			315,961	186,628	290,462			546,004	103,977	240,063	191,195
2012			500,141	286,019	239,702			217,413	170,851	340,176	210,983
2013	3,000		1,085,481	236,765	292,742			356,015	225,588	633,586	268,427
2014					643,071					531,339	156,988
TOTAL	3,000		2,170,060	1,086,403	1,862,190			1,239,497	724,261	2,028,657	960,162

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			389,023	557,193	615,320			252,016	308,235	385,550	130,713
2011		3,160	462,580	265,565	444,280		22,227	1,039,264	132,481	315,270	185,268
2012	118	6,264	752,048	397,013	341,055	2,321	7,399	451,531	211,215	395,970	207,818
2013	5,248	12,731	1,595,400	378,829	446,864	3,727	13,360	820,527	300,484	679,124	262,522
2014	86	10,080	581,899	347,704	620,183	366	7,194	222,553	150,344	368,974	154,476
TOTAL	5,452	32,235	3,780,950	1,946,304	2,467,702	6,414	50,180	2,785,891	1,102,759	2,144,888	940,797

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,661,122	7,661,653	940,797	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,447,327	-1,947,929	3,934	
TOTAL LOSSES	3,213,795	5,713,724	944,731	
EXPECTED LOSSES	6,661,336	5,551,114	1,113,248	
CREDIBILITY	.06	.18	.27	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.062	1.889	.312	3.263
INDICATED (POST-TEST)	1.222	2.174	.359	3.755
PRES. ON RATE LEVEL	1.982	1.651	.331	3.964
DERIVED BY FORMULA	1.936	1.745	.339	4.020
UNDERLYING PRES. RATE	2.202	1.835	.368	4.405
PROPOSED	1.909	1.721	.334	3.964

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	4.584
IND. RATES				4.58	MINIMUM PREMIUM	
MAN. RATES	4.38	4.65	4.95	+ 4.58	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	829,529	24,376,372	2.938	1		48	47	234	330
2011	845,971	23,634,261	2.793	2	1	45	65	252	365
2012	873,911	17,798,933	2.036			27	42	245	314
2013	911,475	17,949,407	1.969			27	64	235	326
2014	937,887	17,645,679	1.881	1		11	33	293	338
TOTAL	4,398,773	101,404,652	2.305	4	1	158	251	1259	1673
O.D.		5,770							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	68,204		10,265,001	1,672,874	2,203,485	38,772		4,684,290	1,072,929	2,509,307	1,861,510
2011	994,476	164,238	9,075,362	2,787,820	1,852,718	179,303	70,403	3,476,144	1,508,634	2,181,354	1,343,809
2012			5,846,322	1,858,234	2,902,274			2,065,855	1,076,717	2,884,237	1,165,294
2013			5,662,612	2,104,293	2,367,383			2,594,780	1,214,768	2,794,680	1,210,891
2014	3,000		2,535,648	1,500,095	4,176,841			1,011,774	1,813,215	5,261,312	1,343,794
TOTAL	1,065,680	164,238	33,384,945	9,923,316	13,502,701	218,075	70,403	13,832,843	6,686,263	15,630,890	6,925,298
O.D.											5,770

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	104,420		14,185,890	2,472,508	3,422,010	111,004		8,444,927	1,477,423	3,412,654	1,835,449
2011	1,208,059	400,444	12,956,167	3,955,044	2,981,594	208,086	298,035	6,702,732	1,852,948	2,849,741	1,302,151
2012	1,345	65,898	8,357,142	2,715,753	4,068,985	20,872	62,802	3,945,743	1,387,527	3,348,927	1,147,815
2013	1,871	72,888	8,738,183	3,080,158	3,364,248	19,730	70,065	4,312,533	1,551,362	3,030,984	1,184,251
2014	6,625	152,314	8,220,934	3,910,363	4,593,020	9,164	304,703	5,146,715	2,580,476	3,919,660	1,322,293
TOTAL	1,322,320	691,544	52,458,316	16,133,826	18,429,857	368,856	735,605	28,552,650	8,849,736	16,561,966	6,791,959
O.D.											5,653

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	84,129,291	59,975,385	6,797,612	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-37,212,573	-19,271,721	29,873	
TOTAL LOSSES	46,916,718	40,703,664	6,827,485	
EXPECTED LOSSES	71,568,036	54,500,797	8,973,496	
CREDIBILITY	.36	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.067	.925	.155	2.147
INDICATED (POST-TEST)	1.228	1.065	.178	2.471
PRES. ON RATE LEVEL	1.464	1.115	.183	2.762
DERIVED BY FORMULA	1.379	1.065	.178	2.622
UNDERLYING PRES. RATE	1.627	1.239	.204	3.070
PROPOSED	1.379	1.065	.178	2.622

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	3.032
IND. RATES				3.03	MINIMUM PREMIUM	
MAN. RATES	3.18	3.37	3.45	+ 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	
2010	683,067	15,348,921	2.247			24	34	260	318	
2011	716,648	16,502,789	2.302	1		26	40	253	320	
2012	732,053	15,382,896	2.101			23	44	251	318	
2013	800,527	15,968,647	1.994		1	19	38	277	335	
2014	825,266	17,627,314	2.135			18	35	280	333	
TOTAL	3,757,561	80,830,567	2.151	1	1	110	191	1321	1624	
O.D.		153,446	.004				1	1	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			4,939,687	1,233,221	2,110,199			1,996,742	1,085,005	2,599,460	1,384,607
2011	54,500		6,020,048	1,315,992	1,719,202	200		2,864,631	981,618	2,380,023	1,166,575
2012			4,862,059	1,971,058	1,638,997			1,811,712	1,320,655	2,383,179	1,395,236
2013		58,536	4,093,176	1,637,300	2,474,642		1,581	1,437,052	1,611,830	3,112,225	1,542,305
2014			3,409,620	1,788,103	2,995,929			1,532,223	2,085,505	4,204,401	1,611,533
TOTAL	54,500	58,536	23,324,590	7,945,674	10,938,969	200	1,581	9,642,360	7,084,613	14,679,288	7,100,256
O.D.				106,907	2,367				30,210	6,128	7,834

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			7,044,671	1,822,699	3,277,137			4,036,027	1,494,053	3,535,263	1,365,223
2011	74,771	55,858	8,205,211	1,891,237	2,703,905	232	107,468	5,056,147	1,223,802	3,083,234	1,130,411
2012	1,139	56,432	7,075,607	2,768,130	2,392,236	19,366	60,437	3,715,819	1,625,183	2,788,067	1,374,307
2013	1,441	129,469	6,825,614	2,484,932	3,350,588	16,575	65,222	3,770,326	1,912,739	3,349,659	1,508,374
2014	3,453	159,945	8,432,211	3,644,462	3,614,126	10,687	388,160	5,865,803	2,601,159	3,280,086	1,585,748
TOTAL	80,804	401,704	37,583,314	12,611,460	15,337,992	46,860	621,287	22,444,122	8,856,936	16,036,309	6,964,063
O.D.		22	7,054	148,100	4,820			2,486	35,681	8,713	7,707

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	61,187,653	53,040,011	6,971,770			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-26,232,823	-16,645,493	31,252			
TOTAL LOSSES	34,954,830	36,394,518	7,003,022			
EXPECTED LOSSES	50,576,770	47,194,967	9,206,025			
CREDIBILITY	.32	.95	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.930	.969	.186	2.085		
INDICATED (POST-TEST)	1.070	1.115	.214	2.399		
PRES. ON RATE LEVEL	1.211	1.130	.221	2.562		
DERIVED BY FORMULA	1.166	1.116	.214	2.496		
UNDERLYING PRES. RATE	1.346	1.256	.245	2.847		
PROPOSED	1.166	1.116	.214	2.496		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.886
IND. RATES				2.89	MINIMUM PREMIUM	
MAN. RATES	2.95	3.13	3.20	+ 2.89	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	135,842	9,462,892	6.966			13	16	54	83
2011	137,042	7,936,312	5.791	1		14	25	53	93
2012	126,514	5,939,292	4.694			15	12	43	70
2013	127,046	3,754,828	2.955	1		3	11	52	67
2014	145,506	4,528,833	3.112			3	9	66	78
TOTAL	671,950	31,622,157	4.706	2		48	73	268	391
O.D.		2,019							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			3,381,701	537,341	583,049			3,351,351	519,458	925,667	164,325
2011	233,149		2,666,238	1,595,293	557,092	480		992,856	946,159	808,165	136,880
2012			2,921,238	439,361	348,014			1,186,660	278,025	559,826	206,168
2013	351,676		500,257	720,580	585,488	5,000		120,352	663,739	642,214	165,522
2014			763,588	532,565	776,531			1,091,488	202,451	903,853	258,357
TOTAL	584,825		10,233,022	3,825,140	2,850,174	5,480		6,742,707	2,609,832	3,839,725	931,252
O.D.											2,019

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			4,151,585	794,192	905,475			4,545,618	715,295	1,258,906	162,024
2011	319,865	25,950	3,854,343	2,237,532	903,466	558	40,580	1,957,089	1,140,524	1,056,151	132,637
2012	688	29,718	4,034,556	658,730	586,873	12,675	34,077	2,248,057	372,822	679,952	203,075
2013	573,640	11,539	1,212,569	940,575	781,797	12,089	12,156	655,823	683,918	702,035	161,881
2014	770	38,498	2,080,666	986,964	925,617	3,982	165,396	2,056,589	485,215	741,523	254,223
TOTAL	894,963	105,705	15,333,719	5,617,993	4,103,228	29,304	252,209	11,463,176	3,397,774	4,438,567	913,840
O.D.											1,973

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	28,079,076	17,557,562	915,813			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-14,604,390	-5,434,094	3,723			
TOTAL LOSSES	13,474,686	12,123,468	919,536			
EXPECTED LOSSES	27,959,841	15,340,619	1,122,156			
CREDIBILITY	.10	.30	.46			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.005	1.804	.137	3.946		
INDICATED (POST-TEST)	2.308	2.076	.158	4.542		
PRES. ON RATE LEVEL	3.744	2.054	.151	5.949		
DERIVED BY FORMULA	3.600	2.061	.154	5.815		
UNDERLYING PRES. RATE	4.161	2.283	.167	6.611		
PROPOSED	3.600	2.061	.154	5.815		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	6.725
IND. RATES				6.73	MINIMUM PREMIUM	
MAN. RATES	6.76	7.17	7.43	+ 6.73	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	47,920	2,909,476	6.071			7	1	29	37
2011	48,880	1,126,154	2.303			1	6	20	27
2012	49,916	3,939,435	7.892			8	2	19	29
2013	50,583	1,284,430	2.539			1	4	25	30
2014	60,981	2,095,386	3.436			1	5	29	35
TOTAL	258,280	11,354,881	4.396			18	18	122	158

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,852,314	317	252,675			449,847	1,413	225,122	127,788
2011			150,598	320,731	112,862			148,001	198,993	112,896	82,073
2012			2,144,970	189,728	343,337			968,307	21,261	208,490	63,342
2013			176,367	168,680	167,239			464,597	48,277	152,832	106,438
2014			188,837	447,935	639,357			79,253	121,014	451,296	167,694
TOTAL			4,513,086	1,127,391	1,515,470			2,110,005	390,958	1,150,636	547,335

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			2,684,002	469	392,404			944,230	1,946	306,167	125,999
2011		1,545	235,094	447,232	175,799		6,046	296,402	238,343	148,512	79,529
2012	503	21,356	2,942,454	316,224	541,182	10,344	25,954	1,774,549	66,952	268,539	62,392
2013	73	3,316	361,191	227,949	222,670	4,032	12,679	821,067	94,429	186,239	104,096
2014	322	22,348	1,299,075	774,403	712,597	731	23,984	412,775	208,555	333,413	165,011
TOTAL	898	48,565	7,521,816	1,766,277	2,044,652	15,107	68,663	4,249,023	610,225	1,242,870	537,027

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,904,072	5,664,024	537,027			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,718,323	-1,602,994	2,190			
TOTAL LOSSES	7,185,749	4,061,030	539,217			
EXPECTED LOSSES	9,125,032	4,566,390	625,038			
CREDIBILITY	.05	.16	.24			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.782	1.572	.209	4.563		
INDICATED (POST-TEST)	3.202	1.809	.241	5.252		
PRES. ON RATE LEVEL	3.179	1.591	.218	4.988		
DERIVED BY FORMULA	3.180	1.626	.224	5.030		
UNDERLYING PRES. RATE	3.533	1.768	.242	5.543		
PROPOSED	3.180	1.626	.224	5.030		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	5.817
IND. RATES				5.82	MINIMUM PREMIUM	
MAN. RATES	5.49	5.82	6.23	+ 5.82	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	18,510	285,568	1.542				2	2	4
2011	20,964	387,149	1.846			1	1		2
2012	20,435	244,015	1.194			1		2	3
2013	19,573	122,553	.626				1	2	3
2014	21,192	76,908	.362					3	3
TOTAL	100,674	1,116,193	1.109			2	4	9	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				164,846	30,165				65,282	22,432	2,843
2011			290,178	35,140				54,142	6,012		1,677
2012			178,899		24,032			9,500		18,744	12,840
2013				93,497	2,671				11,390	2,697	12,298
2014					16,604					57,499	2,805
TOTAL			469,077	293,483	73,472			63,642	82,684	101,372	32,463

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				243,643	46,846				89,893	30,508	2,803
2011		2,773	408,729	50,660	5,744		2,193	102,384	7,712	887	1,625
2012	43	1,705	241,635	5,557	38,679	101	270	18,213	1,243	21,425	12,647
2013	9	631	55,579	107,197	10,449	22	133	6,541	10,693	3,485	12,027
2014	2	264	15,026	8,977	16,015	40	778	24,083	16,269	39,930	2,760
TOTAL	54	5,373	720,969	416,034	117,733	163	3,374	151,221	125,810	96,235	31,862

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	881,154	755,812	31,862	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-475,601	-192,851	150	
TOTAL LOSSES	405,553	562,961	32,012	
EXPECTED LOSSES	915,127	544,646	45,304	
CREDIBILITY	.03	.09	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.403	.559	.032	.994
INDICATED (POST-TEST)	.464	.643	.037	1.144
PRES. ON RATE LEVEL	.818	.487	.040	1.345
DERIVED BY FORMULA	.807	.501	.040	1.348
UNDERLYING PRES. RATE	.909	.541	.045	1.495
PROPOSED	.805	.500	.040	1.345

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.555
IND. RATES				1.56	MINIMUM PREMIUM	
MAN. RATES	1.50	1.59	1.68	+ 1.56	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	47,735	3,120,839	6.537			5	7	23	35	
2011	50,098	3,580,782	7.147			8	3	25	36	
2012	50,625	3,243,525	6.406			4	12	24	40	
2013	54,727	3,054,656	5.581			6	7	26	39	
2014	60,970	1,781,992	2.922			3	3	28	34	
TOTAL	264,155	14,781,794	5.596			26	32	126	184	
O.D.		15,927	.006					3	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,321,463	248,376	283,487			900,484	95,882	201,889	69,258
2011			1,452,481	173,180	838,024			490,456	46,803	475,751	104,087
2012			765,271	788,839	358,850			507,021	536,514	156,703	130,327
2013			1,123,411	326,417	368,064			604,306	248,029	271,036	113,393
2014			630,312	93,274	408,629			152,079	84,180	291,513	122,005
TOTAL			5,292,938	1,630,086	2,257,054			2,654,346	1,011,408	1,396,892	539,070
O.D.					5,322					10,605	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,816,961	367,100	440,255			1,750,834	132,028	274,569	68,288
2011		14,207	2,068,064	263,882	1,287,897		20,090	933,183	67,761	613,921	100,860
2012	182	11,153	1,224,317	1,063,094	521,988	5,421	17,763	1,052,112	612,669	211,441	128,372
2013	379	13,944	1,716,025	494,766	545,119	5,732	19,165	1,205,471	300,926	328,644	110,898
2014	577	23,178	1,152,876	379,916	490,127	788	30,077	422,703	149,205	225,299	120,053
TOTAL	1,138	62,482	7,978,243	2,568,758	3,285,386	11,941	87,095	5,364,303	1,262,589	1,653,874	528,471
O.D.		88	4,815	2,879	5,130	8	139	4,445	3,002	7,360	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,514,697	8,788,978	528,471			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,281,746	-2,189,290	2,197			
TOTAL LOSSES	9,232,951	6,599,688	530,668			
EXPECTED LOSSES	8,275,976	6,228,776	631,331			
CREDIBILITY	.05	.16	.24			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.495	2.498	.201	6.194		
INDICATED (POST-TEST)	4.023	2.875	.231	7.129		
PRES. ON RATE LEVEL	2.819	2.122	.215	5.156		
DERIVED BY FORMULA	2.879	2.242	.219	5.340		
UNDERLYING PRES. RATE	3.133	2.358	.239	5.730		
PROPOSED	2.879	2.242	.219	5.340		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	6.175
IND. RATES				6.18	MINIMUM PREMIUM	
MAN. RATES	5.45	5.78	6.44	+ 6.18	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	8,662	22,218	.256						1	1
2011	8,644	292,447	3.383					2	4	6
2012	8,439	122,511	1.451						6	6
2013	8,237	428,476	5.201			1			4	5
2014	8,144	36,289	.445						2	2
TOTAL	42,126	901,941	2.141			1		2	17	20

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					6,110					3,419	12,689
2011				162,463	5,854				95,897	8,939	19,294
2012					51,762					52,147	18,602
2013			166,196		56,987			23,546		173,751	7,996
2014					11,488					11,421	13,380
TOTAL			166,196	162,463	132,201			23,546	95,897	249,677	71,961

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					9,489					4,650	12,511
2011		34	10,875	225,161	10,533		4	8,011	113,397	12,588	18,696
2012		66	4,793	3,012	67,333		48	2,665	2,547	58,692	18,323
2013	52	1,755	226,192	18,418	79,833	275	1,047	64,941	20,326	177,554	7,820
2014	1	176	10,392	6,211	11,078	8	148	4,783	3,231	7,931	13,166
TOTAL	53	2,031	252,252	252,802	178,266	283	1,247	80,400	139,501	261,415	70,516

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	336,266	831,984	70,516	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-698,390	-276,615	292	
TOTAL LOSSES		555,369	70,808	
EXPECTED LOSSES	1,331,180	775,539	93,521	
CREDIBILITY	.02	.05	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.318	.168	1.486
INDICATED (POST-TEST)	.000	1.517	.193	1.710
PRES. ON RATE LEVEL	2.843	1.657	.200	4.700
DERIVED BY FORMULA	2.786	1.650	.200	4.636
UNDERLYING PRES. RATE	3.160	1.841	.222	5.223
PROPOSED	2.786	1.650	.200	4.636

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	5.361
IND. RATES				5.36	MINIMUM PREMIUM	
MAN. RATES	5.32	5.64	5.87	+ 5.36	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	43,597	1,784,749	4.093		1	6	3	22	32
2011	42,847	2,000,775	4.669			4	6	20	30
2012	45,304	1,708,467	3.771			4	3	23	30
2013	50,102	2,464,832	4.919			5	5	22	32
2014	54,519	1,852,074	3.397			3	4	30	37
TOTAL	236,369	9,810,897	4.151		1	22	21	117	161

REPORTED LOSSES

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		14,126	1,011,138	98,774	163,152		23,522	240,742	81,676	82,442	69,177
2011			792,002	391,251	93,047			418,442	120,940	112,519	72,574
2012			766,572	133,679	87,325			351,362	125,777	191,151	52,601
2013			1,014,759	269,374	188,664			620,578	118,965	199,774	52,718
2014			544,120	82,716	457,651			227,364	37,749	404,233	98,241
TOTAL		14,126	4,128,591	975,794	989,839		23,522	1,858,488	485,107	990,119	345,311

TRANSLATED LOSSES

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		26,190	1,465,138	145,987	253,374		37,353	505,317	112,468	112,121	68,209
2011		7,656	1,137,535	548,975	158,643		16,995	798,912	149,212	151,110	70,324
2012	181	7,882	1,062,252	196,496	149,342	3,753	10,455	676,896	159,217	231,337	51,812
2013	330	11,840	1,487,606	395,810	321,289	5,422	17,336	1,112,551	174,865	247,452	51,558
2014	511	21,677	1,092,707	386,676	524,592	1,028	39,676	542,075	161,491	305,629	96,669
TOTAL	1,022	75,245	6,245,238	1,673,944	1,407,240	10,203	121,815	3,635,751	757,253	1,047,649	338,572

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,089,274	4,886,086	338,572			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,294,972	-1,332,294	1,399			
TOTAL LOSSES	6,794,302	3,553,792	339,971			
EXPECTED LOSSES	6,365,418	3,791,359	401,827			
CREDIBILITY	.05	.15	.23			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.874	1.503	.144	4.521		
INDICATED (POST-TEST)	3.308	1.730	.166	5.204		
PRES. ON RATE LEVEL	2.423	1.443	.153	4.019		
DERIVED BY FORMULA	2.467	1.486	.156	4.109		
UNDERLYING PRES. RATE	2.693	1.604	.170	4.467		
PROPOSED	2.467	1.486	.156	4.109		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	4.752
IND. RATES				4.75	MINIMUM PREMIUM	
MAN. RATES	4.33	4.59	5.02	+ 4.75	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	33,962	2,763,683	8.137	1		4	6	11	22
2011	34,328	1,778,755	5.181			2	5	8	15
2012	35,747	656,874	1.837			1	5	8	14
2013	35,767	824,209	2.304			1	5	9	15
2014	43,332	8,139,017	18.782		1		3	13	17
TOTAL	183,136	14,162,538	7.733	1	1	8	24	49	83

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	104,286		918,022	353,614	82,150	498,405		555,435	71,429	98,191	82,151
2011			492,230	229,077	63,218			688,999	167,509	52,710	85,012
2012			149,130	84,021	37,071			64,002	215,217	69,367	38,066
2013			132,696	175,973	51,972			101,454	111,372	151,301	99,441
2014		403,746	137,507	137,507	78,741		6,846,914		68,839	540,829	62,441
TOTAL	104,286	403,746	1,692,078	980,192	313,152	498,405	6,846,914	1,409,890	634,366	912,398	367,111

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	115,978		1,151,513	522,643	127,579	1,036,529		932,108	98,357	133,541	81,001
2011		4,409	654,860	321,514	105,868		25,462	1,196,309	205,707	78,660	82,377
2012	36	1,816	220,779	114,737	56,904	685	3,455	169,175	241,266	87,366	37,495
2013	58	2,590	285,589	216,676	85,102	1,136	4,260	255,114	125,519	166,992	97,253
2014	36	44,988	236,123	167,989	98,463	510	1,018,650	376,005	195,779	388,209	61,442
TOTAL	116,108	53,803	2,548,864	1,343,559	473,916	1,038,860	1,051,827	2,928,711	866,628	854,768	359,568

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,738,173	3,538,871	359,568	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,397,235	-1,133,590	1,491	
TOTAL LOSSES	5,340,938	2,405,281	361,059	
EXPECTED LOSSES	4,638,835	3,230,519	424,875	
CREDIBILITY	.04	.13	.19	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.916	1.313	.197	4.426
INDICATED (POST-TEST)	3.356	1.511	.227	5.094
PRES. ON RATE LEVEL	2.279	1.587	.209	4.075
DERIVED BY FORMULA	2.322	1.577	.212	4.111
UNDERLYING PRES. RATE	2.533	1.764	.232	4.529
PROPOSED	2.322	1.577	.212	4.111

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	4.754
IND. RATES				4.75	MINIMUM PREMIUM	
MAN. RATES	4.47	4.74	5.09	+ 4.75	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	18,674	1,188,199	6.362			2	2	12	16
2011	20,965	832,648	3.971				5	15	20
2012	19,977	523,144	2.618			1	1	7	9
2013	19,867	300,778	1.513		1		1	9	11
2014	22,550	235,376	1.043				3	10	13
TOTAL	102,033	3,080,145	3.019		1	3	12	53	69
O.D.		72							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			368,164	184,048	167,222			106,243	45,042	180,102	137,378
2011				338,240	96,798				178,425	155,802	63,383
2012			144,980	54,149	136,873			30,507	37,452	81,300	37,883
2013		27,996		2,000	29,366		24,195		3,017	182,088	32,116
2014				105,932	26,753				35,167	32,739	34,785
TOTAL		27,996	513,144	684,369	457,012		24,195	136,750	299,103	632,031	305,545
O.D.											72

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			533,469	272,023	259,697			223,004	62,023	244,940	135,455
2011		106	24,900	470,193	149,062		69	16,763	213,016	200,687	61,418
2012	33	1,781	218,155	81,659	185,672	326	1,173	68,166	46,035	93,789	37,315
2013		34,392	14,839	6,963	35,046	90	32,967	32,448	22,259	185,002	31,409
2014	22	2,255	146,762	110,580	42,755	78	2,363	44,300	30,274	26,429	34,228
TOTAL	55	38,534	938,125	941,418	672,232	494	36,572	384,681	373,607	750,847	299,825
O.D.											71

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,398,461	2,738,104	299,896	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,016,478	-619,459	1,134	
TOTAL LOSSES	381,983	2,118,645	301,030	
EXPECTED LOSSES	1,959,033	1,754,967	335,688	
CREDIBILITY	.03	.09	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.374	2.076	.295	2.745
INDICATED (POST-TEST)	.430	2.389	.340	3.159
PRES. ON RATE LEVEL	1.728	1.548	.295	3.571
DERIVED BY FORMULA	1.689	1.624	.301	3.614
UNDERLYING PRES. RATE	1.920	1.720	.329	3.969
PROPOSED	1.669	1.605	.297	3.571

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	4.129
IND. RATES				4.13	MINIMUM PREMIUM	
MAN. RATES	3.99	4.23	4.46	+ 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
2010	722,537	18,063,200	2.499	2		32	44	170	248
2011	746,727	18,168,187	2.433	1		23	60	147	231
2012	758,395	23,638,023	3.116	2		31	44	148	225
2013	882,957	15,679,506	1.775	1		20	54	156	231
2014	953,036	12,641,901	1.326			10	31	173	214
TOTAL	4,063,652	88,190,817	2.170	6		116	233	794	1149
O.D.		81,251	.001				2	3	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	410,054		7,618,315	1,273,550	2,139,147			3,217,699	764,291	1,800,881	839,263
2011	804,754		6,059,689	2,067,574	1,193,781	68		3,284,236	2,439,121	1,279,251	1,039,713
2012	847,495		6,911,255	1,897,016	1,899,731	91,367		7,301,105	1,704,097	2,139,954	846,003
2013	170,966		4,830,234	2,482,373	1,434,470			1,914,382	2,207,601	1,654,344	985,136
2014			1,698,680	1,810,186	2,696,432			571,402	1,456,675	3,200,296	1,208,230
TOTAL	2,233,269		27,118,173	9,530,699	9,363,561	91,435		16,288,824	8,571,785	10,074,726	4,918,345
O.D.				14,774	10,010				23,638	17,829	15,000

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	627,793		10,928,369	1,882,306	3,322,097			6,557,890	1,052,428	2,449,198	827,513
2011	1,104,069	54,132	7,999,667	2,922,430	1,919,311	79	94,140	4,565,017	2,925,622	1,694,674	1,007,482
2012	1,010,859	72,831	9,429,906	2,727,862	2,801,875	302,970	107,779	6,850,699	2,091,397	2,584,610	833,313
2013	280,458	66,450	7,949,702	3,314,276	2,252,523	20,593	75,898	4,561,510	2,161,621	1,927,289	963,463
2014	2,046	114,563	6,353,981	3,300,784	3,108,733	6,119	204,210	3,461,697	1,837,536	2,428,148	1,188,898
TOTAL	3,025,225	307,976	42,661,625	14,147,658	13,404,539	329,761	482,027	25,996,813	10,068,604	11,083,919	4,820,669
O.D.		8	1,231	20,671	14,948		3	1,994	28,423	23,678	14,730

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	72,806,663	48,792,440	4,835,399	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-31,654,569	-14,829,970	22,644	
TOTAL LOSSES	41,152,094	33,962,470	4,858,043	
EXPECTED LOSSES	61,239,237	42,261,981	6,420,570	
CREDIBILITY	.34	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.013	.836	.120	1.969
INDICATED (POST-TEST)	1.166	.962	.138	2.266
PRES. ON RATE LEVEL	1.356	.936	.142	2.434
DERIVED BY FORMULA	1.291	.962	.138	2.391
UNDERLYING PRES. RATE	1.507	1.040	.158	2.705
PROPOSED	1.291	.962	.138	2.391

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.765
IND. RATES				2.77	MINIMUM PREMIUM	
MAN. RATES	2.94	3.12	3.04	+ 2.77	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	46,912	6,840,638	14,581		1	1	5	16	23
2011	50,810	1,445,140	2,844			1	7	26	34
2012	53,666	2,137,517	3,983			3	4	21	28
2013	54,879	1,386,381	2,526			2	2	17	21
2014	55,637	1,127,547	2,026				3	19	22
TOTAL	261,904	12,937,223	4,940		1	7	21	99	128
O.D.		2,785	.001					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		602,533	165,016	200,399	196,864		5,304,710	48,913	129,567	137,919	54,717
2011			175,719	382,046	156,124			53,189	244,637	336,075	97,350
2012			539,044	46,297	160,818			562,219	457,412	311,575	60,152
2013			520,455	112,296	204,354			161,400	100,879	191,605	95,392
2014				184,798	145,142				497,578	226,760	73,269
TOTAL		602,533	1,400,234	925,836	863,302		5,304,710	825,721	1,430,073	1,203,934	380,880
O.D.					197					1,075	1,513

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		128,168	239,108	296,190	305,731		966,503	102,668	178,414	187,570	53,951
2011		1,812	275,479	533,068	241,928		2,305	124,718	294,451	431,935	94,332
2012	128	5,465	746,070	82,009	232,918	6,007	18,745	1,142,160	535,526	385,052	59,250
2013	170	6,325	781,057	189,828	289,141	1,636	5,799	357,645	124,739	210,879	93,293
2014	49	5,493	345,143	246,153	169,554	904	30,436	527,755	361,434	209,777	72,097
TOTAL	347	147,263	2,386,857	1,347,248	1,239,272	8,547	1,023,788	2,254,946	1,494,564	1,425,213	372,923
O.D.			53	30	230		1	155	115	1,090	1,487

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,821,957	5,507,762	374,410			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,613,675	-1,390,683	1,458			
TOTAL LOSSES	3,208,282	4,117,079	375,868			
EXPECTED LOSSES	5,041,653	3,936,416	437,380			
CREDIBILITY	.05	.16	.24			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.225	1.572	.144	2.941		
INDICATED (POST-TEST)	1.410	1.809	.166	3.385		
PRES. ON RATE LEVEL	1.732	1.353	.150	3.235		
DERIVED BY FORMULA	1.716	1.426	.154	3.296		
UNDERLYING PRES. RATE	1.925	1.503	.167	3.595		
PROPOSED	1.716	1.426	.154	3.296		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	3.811
IND. RATES				3.81	MINIMUM PREMIUM	
MAN. RATES	3.49	3.70	4.04	+ 3.81	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	86,109	1,149,951	1.335			3	6	6	15
2011	76,495	504,877	.660				3	5	8
2012	54,233	1,859,895	3.429			4	3	3	10
2013	61,309	900,072	1.468			2	3	4	9
2014	74,726	345,566	.462				3	7	10
TOTAL	352,872	4,760,361	1.349			9	18	25	52
O.D.		889							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			586,061	89,151	160,168			171,653	76,821	30,966	35,131
2011				63,369	271,805				58,090	79,123	32,490
2012			1,267,002	72,028	67,280			346,378	28,559	53,770	24,878
2013			410,825	151,402	52,771			94,604	63,835	78,818	47,817
2014				121,298	89,136				77,628	32,661	24,843
TOTAL			2,263,888	497,248	641,160			612,635	304,933	275,338	165,159
O.D.											889

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			849,202	131,765	248,741			360,299	105,783	42,115	34,639
2011		125	11,431	92,346	409,080		36	5,837	69,767	101,512	31,483
2012	297	12,256	1,717,043	126,903	142,178	3,703	9,430	638,523	45,878	73,326	24,505
2013	138	5,027	624,840	205,254	105,968	965	3,370	207,404	73,840	89,971	46,765
2014	35	3,506	220,995	158,258	105,377	142	4,703	81,201	55,623	30,839	24,446
TOTAL	470	20,914	3,423,511	714,526	1,011,344	4,810	17,539	1,293,264	350,891	337,763	161,838
O.D.											861

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,760,508	2,414,524	162,699	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,534,346	-826,856	749	
TOTAL LOSSES	1,226,162	1,587,668	163,448	
EXPECTED LOSSES	6,651,638	2,314,840	232,896	
CREDIBILITY	.07	.20	.30	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.347	.450	.046	.843
INDICATED (POST-TEST)	.399	.518	.053	.970
PRES. ON RATE LEVEL	1.696	.590	.060	2.346
DERIVED BY FORMULA	1.605	.576	.058	2.239
UNDERLYING PRES. RATE	1.885	.656	.066	2.607
PROPOSED	1.605	.576	.058	2.239

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.589
IND. RATES				2.59	MINIMUM PREMIUM	
MAN. RATES	2.75	2.92	2.93	+ 2.59	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	8,721	880,727	10.098	1		2	2	6	11	
2011	8,557	571,130	6.674			1	1	6	8	
2012	9,011	272,320	3.022			1		3	4	
2013	10,204	844,440	8.275			2	2	9	13	
2014	8,591	33,655	.391					2	2	
TOTAL	45,084	2,602,272	5.772	1		6	5	26	38	
O.D.		527	.001							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	371,447		382,036	28,125	13,674			38,544	14,135	15,402	17,364
2011			142,890	9,992	153,587			131,533	12,569	95,662	24,897
2012			145,390		22,725			66,504		17,637	20,064
2013			451,920	29,228	29,316			159,002	122,433	34,233	18,308
2014					9,530					11,126	12,999
TOTAL	371,447		1,122,236	67,345	228,832			395,583	149,137	174,060	93,632
O.D.											527

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	568,685		553,570	41,569	21,235			80,903	19,464	20,946	17,121
2011		1,427	204,885	17,395	233,524		5,370	249,840	17,725	123,978	24,125
2012	33	1,390	196,671	4,705	35,588	711	1,774	121,710	3,160	22,130	19,763
2013	136	4,508	599,194	64,627	72,149	1,597	5,585	342,817	127,449	52,653	17,905
2014	1	147	8,625	5,155	9,191	7	145	4,659	3,146	7,723	12,791
TOTAL	568,855	7,472	1,562,945	133,451	371,687	2,315	12,874	799,929	170,944	227,430	91,705
O.D.											520

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,954,390	903,512	92,225			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-913,034	-355,796	445			
TOTAL LOSSES	2,041,356	547,716	92,670			
EXPECTED LOSSES	1,744,752	999,062	140,662			
CREDIBILITY	.02	.05	.08			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.528	1.215	.206	5.949		
INDICATED (POST-TEST)	5.212	1.398	.237	6.847		
PRES. ON RATE LEVEL	3.482	1.994	.281	5.757		
DERIVED BY FORMULA	3.517	1.964	.277	5.758		
UNDERLYING PRES. RATE	3.870	2.216	.312	6.398		
PROPOSED	3.517	1.964	.277	5.758		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	6.659
IND. RATES				6.66	MINIMUM PREMIUM	
MAN. RATES	6.42	6.81	7.19	+ 6.66	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	6,251	199,337	3.188				1	3	4
2011	7,070	70,947	1.003				1	3	4
2012	7,011	76,723	1.094				1	4	5
2013	7,179	141,825	1.975				2	8	10
2014	6,295	437,648	6.952				2	5	7
TOTAL	33,806	926,480	2.741				7	23	30

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
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				8,159	18,816	13,532
2013				17,909	12,410				39,496	14,622	57,388
2014				123,724	57,237				67,114	174,956	14,617
TOTAL				244,867	130,128				188,400	253,098	109,987

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				119,353	52,722				82,620	22,018	8,327
2011		4	579	8,497	10,199		11	1,504	16,514	36,490	15,509
2012		101	5,305	22,486	26,225		80	2,831	9,853	21,446	13,329
2013	2	159	13,766	22,315	15,947	77	473	23,434	37,636	17,415	56,125
2014	29	3,053	194,941	143,205	75,005	220	6,065	131,662	89,603	128,547	14,383
TOTAL	31	3,317	214,591	315,856	180,098	297	6,629	159,431	236,226	225,916	107,673

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	384,296	958,096	107,673	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-376,659	-248,155	292	
TOTAL LOSSES	7,637	709,941	107,965	
EXPECTED LOSSES	720,743	695,728	93,642	
CREDIBILITY	.01	.04	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.023	2.100	.319	2.442
INDICATED (POST-TEST)	.026	2.417	.367	2.810
PRES. ON RATE LEVEL	1.918	1.852	.249	4.019
DERIVED BY FORMULA	1.899	1.875	.256	4.030
UNDERLYING PRES. RATE	2.132	2.058	.277	4.467
PROPOSED	1.894	1.870	.255	4.019

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	4.647
IND. RATES				4.65	MINIMUM PREMIUM	
MAN. RATES	4.33	4.59	5.02	+ 4.65	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	22,237	931,793	4.190			2	3	10	15
2011									
2012									
2013									
2014									
TOTAL	22,237	931,793	4.190			2	3	10	15
O.D.		887	.003						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			337,919	122,777	42,790			240,798	60,628	52,838	74,043
TOTAL			337,919	122,777	42,790			240,798	60,628	52,838	74,043
O.D.											887

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			489,645	181,465	66,453			505,435	83,485	71,859	73,006
TOTAL			489,645	181,465	66,453			505,435	83,485	71,859	73,006
O.D.											875

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	995,080	403,262	73,881	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-776,519	-396,526	64	
TOTAL LOSSES	218,561	6,736	73,945	
EXPECTED LOSSES	1,183,898	981,986	91,839	
CREDIBILITY	.01	.03	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.983	.030	.333	1.346
INDICATED (POST-TEST)	1.131	.035	.383	1.549
PRES. ON RATE LEVEL	4.791	3.973	.372	9.136
DERIVED BY FORMULA	4.754	3.855	.373	8.982
UNDERLYING PRES. RATE	5.324	4.416	.413	10.153
PROPOSED	4.754	3.855	.373	8.982

YEAR	4-1-12	4-1-13	4-1-14	1-1-19	IND. RATE	10.387
IND. RATES				10.39	MINIMUM PREMIUM	
MAN. RATES	11.63	11.95	11.41	+ 10.39	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	13,251	44,601	.336				1	4	5
2011	6,472	1,552,302	23,984			3	6	14	23
2012	2,739	71,045	2,593				1	2	3
2013	2,643	166,662	6,305				1	2	3
2014	3,923	849,309	21,649			1	1	2	4
TOTAL	29,028	2,683,919	9,246			4	10	24	38

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				7,578	16,115				1,348	16,062	3,498
2011			438,266	285,061	116,251			539,123	74,416	51,230	47,955
2012				9,500	48,508					4,630	8,407
2013				86,109	4,085				58,093	13,674	4,701
2014			296,076	23,351	72,077			368,500	5,314	81,917	2,074
TOTAL			734,342	411,599	257,036			907,623	139,171	167,513	66,635

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				11,200	25,025				1,856	21,844	3,449
2011		4,280	635,724	399,845	185,833		21,855	1,021,370	94,728	74,273	46,468
2012		104	6,502	15,159	63,385		3	233	226	5,211	8,281
2013	8	589	51,614	98,966	11,527	110	683	33,354	54,525	17,682	4,598
2014	254	8,655	409,400	95,078	111,347	1,182	53,503	589,907	66,157	91,411	2,041
TOTAL	262	13,628	1,103,240	620,248	397,117	1,292	76,044	1,644,864	217,492	210,421	64,837

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,839,330	1,445,278	64,837	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-466,900	-229,873	113	
TOTAL LOSSES	2,372,430	1,215,405	64,950	
EXPECTED LOSSES	816,847	614,233	49,058	
CREDIBILITY	.01	.04	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.173	4.187	.224	12.584
INDICATED (POST-TEST)	9.407	4.819	.258	14.484
PRES. ON RATE LEVEL	2.532	1.904	.152	4.588
DERIVED BY FORMULA	2.601	2.021	.158	4.780
UNDERLYING PRES. RATE	2.814	2.116	.169	5.099
PROPOSED	2.601	2.021	.158	4.780

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	5.528
IND. RATES				5.53	MINIMUM PREMIUM	
MAN. RATES	5.21	5.53	5.73	+ 5.53	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	884	211,981	23.979				1	2	3	
2011	3,441	263,636	7.661				1	1	2	
2012	2,394	2,738	.114							
2013	3,121	965,306	30.929	1			2	4	7	
2014	5,088	849,963	16.705			1	3	6	10	
TOTAL	14,928	2,293,624	15.365	1		1	7	13	22	
O.D.		158	.001							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				92,329	57,081				33,613	25,904	3,054
2011				94,578	19,720				114,155	26,324	8,859
2012											2,738
2013	34,460			111,353	118,512	456,617			99,185	138,301	6,878
2014			132,440	201,835	164,019			30,000	116,128	172,069	33,472
TOTAL	34,460		132,440	500,095	359,332	456,617		30,000	363,081	362,598	55,001
O.D.											158

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				136,462	88,646				46,285	35,230	3,011
2011		26	6,767	131,351	30,642		11	9,746	135,214	34,961	8,584
2012											2,697
2013	56,201	1,157	96,499	144,955	147,591	874,430	1,455	73,279	105,369	146,691	6,727
2014	165	9,265	523,815	287,448	207,519	381	12,952	217,935	121,312	134,459	32,936
TOTAL	56,366	10,448	627,081	700,216	474,398	874,811	14,418	300,960	408,180	351,341	53,955
O.D.											155

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,884,084	1,934,135	54,110	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-349,658	-162,372	214	
TOTAL LOSSES	1,534,426	1,771,763	54,324	
EXPECTED LOSSES	709,379	481,876	48,068	
CREDIBILITY	.01	.02	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.279	11.869	.364	22.512
INDICATED (POST-TEST)	11.831	13.661	.419	25.911
PRES. ON RATE LEVEL	4.276	2.905	.289	7.470
DERIVED BY FORMULA	4.352	3.120	.294	7.766
UNDERLYING PRES. RATE	4.752	3.228	.322	8.302
PROPOSED	4.352	3.120	.294	7.766

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	8.981
IND. RATES				8.98	MINIMUM PREMIUM	
MAN. RATES	8.59	9.11	9.33	+ 8.98	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	7,183	1,219,210	16,973			3	1	2	6
2011	7,225	552,023	7,640			2			2
2012	6,476	345,090	5,328			1	2	5	8
2013	8,034	247,796	3,084				4	5	9
2014	11,906	948,363	7,965			2	2	8	12
TOTAL	40,824	3,312,482	8,114			8	9	20	37
O.D.		110							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			531,355	27,815	2,390			622,399	20,951	3,221	11,079
2011			449,164					79,412			23,447
2012			178,805	76,538	11,419			21,721	26,137	18,335	12,135
2013				133,940	31,390				54,610	24,523	3,333
2014			375,811	98,899	76,409			154,752	28,751	200,973	12,768
TOTAL			1,535,135	337,192	121,608			878,284	130,449	247,052	62,762
O.D.											110

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			769,933	41,111	3,711			1,306,416	28,850	4,380	10,924
2011		4,279	629,078	3,066	8,310		3,218	149,442	896	1,191	22,720
2012	43	2,040	256,545	104,222	24,546	231	794	46,391	30,268	22,243	11,953
2013	13	1,007	86,865	157,694	47,264	109	669	33,016	52,502	28,443	3,260
2014	330	11,958	586,139	175,372	137,872	652	26,179	340,560	90,761	156,842	12,564
TOTAL	386	19,284	2,328,560	481,465	221,703	992	30,860	1,875,825	203,277	213,099	61,421
O.D.											108

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,255,907	1,119,544	61,529	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-468,191	-221,826	390	
TOTAL LOSSES	3,787,716	897,718	61,919	
EXPECTED LOSSES	914,865	642,979	98,385	
CREDIBILITY	.02	.05	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.278	2.199	.152	11.629
INDICATED (POST-TEST)	10.679	2.531	.175	13.385
PRES. ON RATE LEVEL	2.016	1.417	.217	3.650
DERIVED BY FORMULA	2.189	1.473	.214	3.876
UNDERLYING PRES. RATE	2.241	1.575	.241	4.057
PROPOSED	2.189	1.473	.214	3.876

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	4.482
IND. RATES				4.48	MINIMUM PREMIUM	
MAN. RATES	4.15	4.40	4.56	+ 4.48	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	696	1,175	.168							
2011	719									
2012	788	2,465	.312						1	1
2013	722	23,747	3.289						1	1
2014	931									
TOTAL	3,856	27,387	.710						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											1,175
2012					1,547					918	
2013					17,000					6,747	
TOTAL					18,547					7,665	1,175

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											1,159
2012			143	90	2,012			46	45	1,033	
2013		59	4,466	2,549	19,922	2	17	961	720	6,839	
TOTAL		59	4,609	2,639	21,934	2	17	1,007	765	7,872	1,159

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,694	33,210	1,159	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,248	-11,986	11	
TOTAL LOSSES		21,224	1,170	
EXPECTED LOSSES	17,969	34,240	3,046	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.550	.030	.580
INDICATED (POST-TEST)	.000	.633	.035	.668
PRES. ON RATE LEVEL	.419	.799	.071	1.289
DERIVED BY FORMULA	.419	.797	.071	1.287
UNDERLYING PRES. RATE	.466	.888	.079	1.433
PROPOSED	.419	.797	.071	1.287

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.488
IND. RATES				1.49	MINIMUM PREMIUM	
MAN. RATES	1.44	1.53	1.61	+ 1.49	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	7,485	32,467	.433						2	2
2011	8,191	460,974	5.627					2	4	6
2012	8,293	35,617	.429					1	2	3
2013	8,174	73,622	.900					2	1	3
2014	8,848	180,382	2.038					1	5	6
TOTAL	40,991	783,062	1.910					6	14	20

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					3,234					19,681	9,552
2011				114,793	17,055				238,789	80,053	10,284
2012				7,891	8,600					11,468	7,658
2013				33,058	906				28,412	213	11,033
2014				8,007	87,457				33,697	35,399	15,822
TOTAL				163,749	117,252				300,898	146,814	54,349

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					5,023					26,766	9,418
2011		28	8,029	159,307	26,854		39	20,718	283,206	104,961	9,965
2012		47	2,468	10,748	11,422		10	585	561	12,908	7,543
2013	3	224	19,639	37,898	3,650	51	317	15,388	25,973	2,085	10,790
2014	12	1,513	88,399	54,552	85,626	76	2,332	44,140	30,149	28,127	15,569
TOTAL	15	1,812	118,535	262,505	132,575	127	2,698	80,831	339,889	174,847	53,285

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	204,018	909,816	53,285	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-174,152	-169,415	189	
TOTAL LOSSES	29,866	740,401	53,474	
EXPECTED LOSSES	335,716	479,596	56,567	
CREDIBILITY	.02	.05	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.073	1.806	.130	2.009
INDICATED (POST-TEST)	.084	2.079	.150	2.313
PRES. ON RATE LEVEL	.737	1.053	.124	1.914
DERIVED BY FORMULA	.724	1.104	.126	1.954
UNDERLYING PRES. RATE	.819	1.170	.138	2.127
PROPOSED	.724	1.104	.126	1.954

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.259
IND. RATES				2.26	MINIMUM PREMIUM	
MAN. RATES	2.08	2.21	2.39	+ 2.26	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	697	2,294	.329							
2011	627									
2012	758	49	.006							
2013	663	33,374	5.033				1	1		2
2014	648									
TOTAL	3,393	35,717	1.053				1	1		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											2,294
2012											49
2013				8,534	9,170				3,748	10,385	1,537
TOTAL				8,534	9,170				3,748	10,385	3,880

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											2,262
2012											48
2013	2	88	7,419	11,121	11,412	12	66	3,502	4,532	10,773	1,503
TOTAL	2	88	7,419	11,121	11,412	12	66	3,502	4,532	10,773	3,813

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,089	37,838	3,813	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-22,098	-9,952	16	
TOTAL LOSSES		27,886	3,829	
EXPECTED LOSSES	42,312	27,958	4,615	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.822	.113	.935
INDICATED (POST-TEST)	.000	.946	.130	1.076
PRES. ON RATE LEVEL	1.122	.742	.122	1.986
DERIVED BY FORMULA	1.122	.744	.122	1.988
UNDERLYING PRES. RATE	1.247	.824	.136	2.207
PROPOSED	1.121	.743	.122	1.986

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.296
IND. RATES				2.30	MINIMUM PREMIUM	
MAN. RATES	2.22	2.35	2.48	+ 2.30	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
2010	194					194					
2011	223					223					
2012	157					157					
2013	354					354					
2014	1,061	99	.009			1,061					
TOTAL	1,989	99	.005			1,989					

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014											99
TOTAL											99

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014											97
TOTAL											97

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			97	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-25,931	-30,540	28	
TOTAL LOSSES			125	
EXPECTED LOSSES	54,320	96,704	4,635	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.006	.006
INDICATED (POST-TEST)	.000	.000	.007	.007
PRES. ON RATE LEVEL	2.457	4.375	.210	7.042
DERIVED BY FORMULA	2.457	4.331	.208	6.996
UNDERLYING PRES. RATE	2.731	4.862	.233	7.826
PROPOSED	2.457	4.331	.208	6.996

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	7.299
IND. RATES				7.30	MINIMUM PREMIUM	
MAN. RATES	7.65	8.11	8.13	+ 7.30	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	431,698	1,192,283	.276			1	14	18	33	
2011	598,409	1,773,365	.296			3	8	21	32	
2012	555,278	1,210,627	.218			1	13	13	27	
2013	532,764	1,198,542	.224				19	7	26	
2014	479,661	911,952	.190					15	15	
TOTAL	2,597,810	6,286,769	.242			5	54	74	133	
O.D.		4,418								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			179,588	164,499	99,840			190,200	174,026	147,480	236,650
2011			619,987	142,480	78,907			117,234	134,543	327,762	352,452
2012			198,246	274,918	44,120			145,000	226,690	145,280	176,373
2013				434,110	27,525				439,425	37,335	260,147
2014					303,308					406,556	202,088
TOTAL			997,821	1,016,007	553,700			452,434	974,684	1,064,413	1,227,710
O.D.											4,418

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			260,223	243,130	155,051			399,230	239,634	200,572	233,337
2011		5,962	879,832	202,934	131,561		4,896	236,079	165,023	420,933	341,526
2012	47	3,135	327,571	364,200	73,782	1,550	5,748	322,829	260,340	175,968	173,727
2013	37	2,991	262,018	499,974	66,235	815	5,015	242,854	405,372	66,767	254,424
2014	42	4,752	274,461	164,003	292,512	278	5,495	170,281	115,036	282,319	198,855
TOTAL	126	16,840	2,004,105	1,474,241	719,141	2,643	21,154	1,371,273	1,185,405	1,146,559	1,201,869
O.D.											4,354

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,416,141	4,525,346	1,206,223			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,595,556	-1,389,762	4,751			
TOTAL LOSSES	1,820,585	3,135,584	1,210,974			
EXPECTED LOSSES	3,065,417	3,896,716	1,532,708			
CREDIBILITY	.25	.74	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.070	.121	.047	.238		
INDICATED (POST-TEST)	.081	.139	.054	.274		
PRES. ON RATE LEVEL	.106	.135	.053	.294		
DERIVED BY FORMULA	.100	.138	.054	.292		
UNDERLYING PRES. RATE	.118	.150	.059	.327		
PROPOSED	.100	.138	.054	.292		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	.304
IND. RATES				.30	MINIMUM PREMIUM	
MAN. RATES	.35	.37	.34	+ .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
2010	63,407	254,298	.401			63,407				2	8	10
2011	99,136	384,878	.388			99,136				3	9	12
2012	89,861	176,435	.196			89,861				1	5	6
2013	100,109	749,486	.748			100,109			1	2	10	13
2014	108,299	252,038	.232			108,299					10	10
TOTAL	460,812	1,817,135	.394			460,812			1	8	42	51
O.D.		523										

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				28,305	64,106				50,166	77,641	34,080
2011				73,333	94,727				80,623	108,249	27,946
2012				3,144	23,894				10,160	67,993	71,244
2013			292,286	68,784	86,616			71,900	51,681	119,774	58,445
2014					70,837					157,248	23,953
TOTAL			292,286	173,566	340,180			71,900	192,630	530,905	215,668
O.D.											523

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				41,834	99,555				69,078	105,593	33,603
2011		54	7,363	103,179	143,115		48	8,081	96,804	138,892	27,080
2012		48	2,881	5,473	31,175		142	5,804	14,446	76,866	70,175
2013	95	3,489	434,596	108,911	129,851	759	2,745	167,846	65,407	129,270	57,159
2014	8	1,103	64,096	38,300	68,320	108	2,139	65,859	44,492	109,196	23,570
TOTAL	103	4,694	508,936	297,697	472,016	867	5,074	247,590	290,227	559,817	211,587
O.D.											510

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	767,264	1,619,757	212,097	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,649,497	-777,662	1,622	
TOTAL LOSSES		842,095	213,719	
EXPECTED LOSSES	3,221,076	2,221,114	456,204	
CREDIBILITY	.08	.23	.35	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.183	.046	.229
INDICATED (POST-TEST)	.000	.211	.053	.264
PRES. ON RATE LEVEL	.629	.434	.089	1.152
DERIVED BY FORMULA	.579	.383	.076	1.038
UNDERLYING PRES. RATE	.699	.482	.099	1.280
PROPOSED	.579	.383	.076	1.038

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.083
IND. RATES				1.08	MINIMUM PREMIUM	
MAN. RATES	1.43	1.52	1.33	+ 1.08	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	70,976	911,988	1.284			2	1	2	5
2011	82,052	207,450	.252				3	5	8
2012	100,232	874,834	.872			1	2	5	8
2013	88,250	577,403	.654				3	2	5
2014	101,454	276,112	.272					6	6
TOTAL	442,964	2,847,787	.643			3	9	20	32
O.D.		1,353							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			605,496	8,295	6,311			217,907	415	20,648	52,916
2011				87,023	35,503				21,837	38,717	24,370
2012			398,476	120,897	150,899			66,776	42,309	46,213	49,264
2013				151,699	16,538				207,325	182,260	19,581
2014					116,945					128,211	30,956
TOTAL			1,003,972	367,914	326,196			284,683	271,886	416,049	177,087
O.D.											1,353

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			877,364	12,260	9,801			457,387	571	28,081	52,175
2011		32	6,689	121,150	54,277		20	2,317	26,358	49,590	23,615
2012	93	4,465	572,824	175,046	216,406	714	2,138	133,368	50,898	55,703	48,525
2013	14	1,063	93,385	175,754	31,255	454	2,776	137,994	208,844	198,362	19,150
2014	15	1,831	105,821	63,233	112,784	89	1,733	53,702	36,279	89,030	30,461
TOTAL	122	7,391	1,656,083	547,443	424,523	1,257	6,667	784,768	322,950	420,766	173,926
O.D.											1,334

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,456,288	1,715,682	175,260	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-981,751	-435,912	862	
TOTAL LOSSES	1,474,537	1,279,770	176,122	
EXPECTED LOSSES	1,918,035	1,244,730	248,060	
CREDIBILITY	.08	.23	.35	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.333	.289	.040	.662
INDICATED (POST-TEST)	.383	.333	.046	.762
PRES. ON RATE LEVEL	.390	.253	.050	.693
DERIVED BY FORMULA	.389	.271	.049	.709
UNDERLYING PRES. RATE	.433	.281	.056	.770
PROPOSED	.389	.271	.049	.709

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE
IND. RATES				.74	MINIMUM PREMIUM
MAN. RATES	.73	.77	.80	+ .74	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	314,636	7,868,981	2.500			314,636	1		8	23	112	144
2011	320,320	6,046,205	1.887			320,320	1		7	26	104	138
2012	338,781	8,698,350	2.567			338,781			17	7	108	132
2013	341,308	5,875,525	1.721			341,308			8	15	88	111
2014	371,830	6,687,051	1.798			371,830	1		7	6	100	114
TOTAL	1,686,875	35,176,112	2.085			1,686,875	3		47	77	512	639
O.D.		364,510	.021						1		2	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	219,986		1,919,430	669,841	967,130			1,668,468	539,096	1,287,214	597,816
2011	292,215		1,385,945	667,880	1,141,564	8,640		316,586	591,625	1,050,571	591,179
2012			3,570,369	177,176	1,233,196			1,304,434	223,467	1,514,576	675,132
2013			1,790,982	759,029	658,884			557,746	528,604	937,170	643,110
2014	508,988		1,406,347	241,130	1,194,587	5,000		439,850	662,730	1,648,343	580,076
TOTAL	1,021,189		10,073,073	2,515,056	5,195,361	13,640		4,287,084	2,545,522	6,437,874	3,087,313
O.D.			201,122		73,280			58,960		5,604	25,544

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	336,799		2,511,895	990,025	1,501,956			2,669,615	742,334	1,750,607	589,447
2011	400,900	13,791	2,015,617	953,828	1,748,032	10,032	13,300	658,498	717,687	1,350,306	572,852
2012	835	35,776	4,929,755	384,824	1,757,451	13,927	37,636	2,498,264	363,787	1,756,817	665,005
2013	620	24,079	2,894,747	1,072,166	972,220	6,142	22,735	1,372,264	624,863	1,019,291	628,962
2014	641,340	56,662	2,866,433	1,030,554	1,371,569	6,799	120,955	1,924,483	909,879	1,254,854	570,795
TOTAL	1,380,494	130,308	15,218,447	4,431,397	7,351,228	36,900	194,626	9,123,124	3,358,550	7,131,875	3,027,061
O.D.	57	2,990	333,132	42,905	80,524	632	1,626	109,243	3,483	6,244	25,008

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	26,531,579	22,406,206	3,052,069	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-11,475,891	-6,906,505	13,246	
TOTAL LOSSES	15,055,688	15,499,701	3,065,315	
EXPECTED LOSSES	22,131,800	19,584,618	3,913,551	
CREDIBILITY	.19	.56	.84	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.893	.919	.182	1.994
INDICATED (POST-TEST)	1.028	1.058	.209	2.295
PRES. ON RATE LEVEL	1.180	1.045	.209	2.434
DERIVED BY FORMULA	1.151	1.052	.209	2.412
UNDERLYING PRES. RATE	1.312	1.161	.232	2.705
PROPOSED	1.151	1.052	.209	2.412

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.516
IND. RATES				2.52	MINIMUM PREMIUM	
MAN. RATES	2.72	2.88	2.81	+ 2.52	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	658,919	7,312,732	1.109	1		14	27	40	82
2011	428,368	7,181,491	1.676			6	25	38	69
2012	512,071	6,746,557	1.317	2		7	26	39	74
2013	535,940	3,027,233	.564	1		3	12	38	54
2014	513,743	3,244,436	.631			1	2	74	77
TOTAL	2,649,041	27,512,449	1.039	4		31	92	229	356
O.D.		185,534	.007				4	5	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	846,390		3,493,462	668,653	197,243			1,100,696	438,243	318,725	249,320
2011			2,426,442	612,133	328,174			2,569,162	564,486	418,748	262,346
2012	1,755,397		1,750,877	736,868	431,647	3,252		473,838	756,567	491,373	346,738
2013	10,000		783,578	297,500	363,300	10,001		329,178	277,456	538,981	417,239
2014			187,973	127,917	1,099,582			32,557	79,106	1,410,259	307,042
TOTAL	2,611,787		8,642,332	2,443,071	2,419,946	13,253		4,505,431	2,115,858	3,178,086	1,582,685
O.D.				59,212	26,663				40,316	39,755	19,588

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	1,152,508		4,973,233	988,266	306,316			2,186,062	603,458	433,467	245,830
2011		16,210	2,394,348	864,931	530,624		42,205	2,003,517	684,542	556,011	254,213
2012	1,275,163	20,226	2,539,046	1,022,745	656,001	10,785	18,933	1,059,415	868,832	594,259	341,537
2013	16,576	10,587	1,265,909	440,851	510,582	22,698	12,991	789,232	335,739	584,997	408,060
2014	317	23,968	1,344,337	732,787	1,105,100	1,187	27,994	708,152	449,817	990,619	302,129
TOTAL	2,444,564	70,991	12,516,873	4,049,580	3,108,623	34,670	102,123	6,746,378	2,942,388	3,159,353	1,551,769
O.D.		99	8,230	87,466	33,746	3	77	5,472	53,153	43,567	19,275

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	21,929,480	13,477,876	1,571,044	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,636,237	-4,209,463	6,208	
TOTAL LOSSES	13,293,243	9,268,413	1,577,252	
EXPECTED LOSSES	16,318,092	11,788,233	1,986,780	
CREDIBILITY	.26	.75	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.502	.350	.060	.912
INDICATED (POST-TEST)	.578	.403	.069	1.050
PRES. ON RATE LEVEL	.554	.400	.068	1.022
DERIVED BY FORMULA	.560	.402	.069	1.031
UNDERLYING PRES. RATE	.616	.445	.075	1.136
PROPOSED	.560	.402	.069	1.031

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.075
IND. RATES				1.08	MINIMUM PREMIUM	
MAN. RATES	1.06	1.12	1.18	+ 1.08	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	527,300	7,310,904	1.386			11	47	68	126
2011	672,421	6,759,509	1.005			11	51	57	119
2012	558,827	5,459,125	.976			8	40	59	107
2013	576,462	5,794,832	1.005			8	34	75	117
2014	747,108	4,086,056	.546			2	2	88	92
TOTAL	3,082,118	29,410,426	.954			40	174	347	561
O.D.		59,450	.001				2	4	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			2,588,515	920,127	669,540			1,232,650	874,381	464,440	561,251
2011			2,780,714	922,584	372,032			798,878	1,056,002	366,962	462,337
2012			1,873,521	933,376	636,216			464,369	639,399	576,179	336,065
2013			1,858,245	928,435	529,996			747,848	669,667	748,809	311,832
2014			405,111	94,754	1,321,484			172,642	20,001	1,782,103	289,961
TOTAL			9,506,106	3,799,276	3,529,268			3,416,387	3,259,450	3,938,493	1,961,446
O.D.				15,881	7,763				7,282	6,026	22,498

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			3,609,074	1,359,948	1,039,795			2,372,832	1,204,021	631,640	553,393
2011		26,823	3,965,334	1,303,296	620,320		32,519	1,595,189	1,261,639	492,631	448,005
2012	437	22,534	2,763,695	1,292,691	933,049	4,962	17,828	1,019,678	744,354	685,537	331,024
2013	666	25,381	3,045,808	1,250,349	839,728	7,928	28,783	1,746,661	747,891	849,532	304,972
2014	513	32,076	1,739,373	848,274	1,341,732	1,783	49,574	1,021,959	534,867	1,255,535	285,322
TOTAL	1,616	106,814	15,123,284	6,054,558	4,774,624	14,673	128,704	7,756,319	4,492,772	3,914,875	1,922,716
O.D.		4	279	23,647	11,295		1	156	10,178	7,473	22,028

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	23,131,850	19,289,422	1,944,744	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-10,583,339	-5,882,517	8,854	
TOTAL LOSSES	12,548,511	13,406,905	1,953,598	
EXPECTED LOSSES	20,496,085	16,766,722	2,496,515	
CREDIBILITY	.28	.83	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.407	.435	.063	.905
INDICATED (POST-TEST)	.468	.501	.073	1.042
PRES. ON RATE LEVEL	.598	.490	.073	1.161
DERIVED BY FORMULA	.562	.499	.073	1.134
UNDERLYING PRES. RATE	.665	.544	.081	1.290
PROPOSED	.562	.499	.073	1.134

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.183
IND. RATES				1.18	MINIMUM PREMIUM	
MAN. RATES	1.34	1.42	1.34	+ 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
2010	218,526	11,479,159	5.252			18	46	138	202
2011	225,691	8,717,736	3.862			11	30	112	153
2012	224,826	8,476,464	3.770			11	27	152	190
2013	224,739	20,759,045	9.236		1	17	59	91	168
2014	235,186	7,628,027	3.243			6	15	131	152
TOTAL	1,128,968	57,060,431	5.054		1	63	177	624	865
O.D.		8,243							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			3,329,506	1,392,046	1,184,489			2,756,020	1,447,495	859,351	510,252
2011			2,561,227	948,554	1,466,215			1,374,145	712,840	1,075,216	579,539
2012			1,936,678	1,051,484	1,790,057			698,176	969,023	1,572,998	458,048
2013		441,370	3,213,616	2,007,269	936,929		9,354,711	1,805,085	1,735,697	785,617	478,751
2014			1,274,222	1,084,571	1,647,563			555,440	463,745	1,907,024	695,462
TOTAL		441,370	12,315,249	6,483,924	7,025,253		9,354,711	7,188,866	5,328,800	6,200,206	2,722,052
O.D.											8,243

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			4,529,754	2,057,442	1,839,507			4,029,106	1,993,201	1,168,714	503,108
2011		23,444	3,434,454	1,354,881	2,257,230		46,760	2,224,038	870,534	1,395,618	561,573
2012	455	25,152	2,980,100	1,514,701	2,440,124	7,460	27,503	1,570,952	1,162,072	1,826,390	451,177
2013	1,180	85,507	5,515,243	2,624,467	1,508,068	19,074	970,846	4,272,033	1,806,487	1,030,143	468,218
2014	1,442	75,289	4,110,624	2,025,188	1,926,429	3,692	129,785	2,032,533	876,665	1,424,205	684,335
TOTAL	3,077	209,392	20,570,175	9,576,679	9,971,358	30,226	1,174,894	14,128,662	6,708,959	6,845,070	2,668,411
O.D.											8,092

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	36,116,426	33,102,066	2,676,503			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-14,589,513	-9,849,581	11,305			
TOTAL LOSSES	21,526,913	23,252,485	2,687,808			
EXPECTED LOSSES	27,987,118	27,783,903	3,454,642			
CREDIBILITY	.14	.43	.64			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.907	2.060	.238	4.205		
INDICATED (POST-TEST)	2.195	2.371	.274	4.840		
PRES. ON RATE LEVEL	2.231	2.214	.275	4.720		
DERIVED BY FORMULA	2.226	2.282	.274	4.782		
UNDERLYING PRES. RATE	2.479	2.461	.306	5.246		
PROPOSED	2.226	2.282	.274	4.782		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	4.989
IND. RATES				4.99	MINIMUM PREMIUM	
MAN. RATES	4.96	5.26	5.45	+ 4.99	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	8,565	57,461	.670						3	3
2011	8,244	7,376	.089							
2012	8,606	301,307	3.501			1			1	2
2013	9,181	568	.006							
2014	9,468	679	.007							
TOTAL	44,064	367,391	.834			1			4	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					10,603					40,561	6,297
2011											7,376
2012			210,692		350			81,599		3,140	5,526
2013											568
2014											679
TOTAL			210,692		10,953			81,599		43,701	20,446

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					16,466					55,163	6,209
2011											7,147
2012	49	1,969	281,992	4,918	9,187	871	2,159	148,393	2,976	6,330	5,443
2013											556
2014											668
TOTAL	49	1,969	281,992	4,918	25,653	871	2,159	148,393	2,976	61,493	20,023

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	435,433	95,040	20,023	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-76,852	-39,103	158	
TOTAL LOSSES	358,581	55,937	20,181	
EXPECTED LOSSES	147,614	110,600	47,149	
CREDIBILITY	.02	.05	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.814	.127	.046	.987
INDICATED (POST-TEST)	.937	.146	.053	1.136
PRES. ON RATE LEVEL	.302	.226	.096	.624
DERIVED BY FORMULA	.315	.222	.093	.630
UNDERLYING PRES. RATE	.335	.251	.107	.693
PROPOSED	.315	.222	.093	.630

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE
IND. RATES				.66	MINIMUM PREMIUM
MAN. RATES	.65	.69	.72	+ .66	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	39,200	5,878,239	14,995	1	1	7	8	35	52	
2011	37,900	3,388,763	8,941	1		4	11	30	46	
2012	40,105	2,998,912	7,477	1		6	5	28	40	
2013	41,403	2,042,317	4,932			1	6	25	32	
2014	40,176	1,296,335	3,226				1	31	32	
TOTAL	198,784	15,604,566	7,850	3	1	18	31	149	202	
O.D.		89								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	633,696	462,517	1,251,621	294,568	214,301	60,848	1,256,616	969,389	124,151	386,772	223,760
2011	3,000		752,483	664,312	228,165	88,370		553,752	441,675	493,798	163,208
2012	3,000		990,020	112,289	311,560			808,387	83,419	465,895	224,342
2013			128,969	395,095	210,683			262,971	389,552	498,110	156,937
2014				109,976	203,758				151,219	698,347	133,035
TOTAL	639,696	462,517	3,123,093	1,576,240	1,168,467	149,218	1,256,616	2,594,499	1,190,016	2,542,922	901,282
O.D.											89

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	928,033	329,016	1,804,897	435,372	332,807	166,638	765,655	2,007,195	170,956	526,007	220,627
2011	4,116	7,387	1,103,813	929,243	363,860	102,609	22,646	1,085,039	535,127	642,813	158,149
2012	3,805	10,156	1,377,513	186,959	449,652	8,635	22,450	1,511,437	142,063	554,838	220,977
2013	81	4,585	451,161	490,529	287,948	3,176	12,447	730,881	428,790	546,835	153,484
2014	46	5,089	311,610	209,959	214,108	706	17,772	424,025	287,942	500,841	130,906
TOTAL	936,081	356,233	5,048,994	2,252,062	1,648,375	281,764	840,970	5,758,577	1,564,878	2,771,334	884,143
O.D.											87

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,222,619	8,236,649	884,230			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,153,857	-1,994,309	6,569			
TOTAL LOSSES	10,068,762	6,242,340	890,799			
EXPECTED LOSSES	6,041,046	5,617,636	2,031,573			
CREDIBILITY	.05	.13	.20			
PURE PREMIUMS						
INDICATED (PRE-TEST)	5.065	3.140	.448	8.653		
INDICATED (POST-TEST)	5.830	3.614	.516	9.960		
PRES. ON RATE LEVEL	2.734	2.543	.920	6.197		
DERIVED BY FORMULA	2.889	2.682	.839	6.410		
UNDERLYING PRES. RATE	3.039	2.826	1.022	6.887		
PROPOSED	2.889	2.682	.839	6.410		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	6.138
IND. RATES				6.14	MINIMUM PREMIUM	
MAN. RATES	6.45	6.84	6.84	+ 6.14	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	31,341	1,850,245	5.903			3			8	11
2011	34,020	2,754,166	8.095			5		3	8	16
2012	39,459	517,111	1.310					5	10	15
2013	46,561	838,743	1.801			1		3	7	11
2014	47,425	307,976	.649			1			6	7
TOTAL	198,806	6,268,241	3.153			10		11	39	60

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,064,906		53,616			627,865		38,868	64,990
2011			1,571,116	245,955	47,825			677,394	64,687	42,556	104,633
2012				160,282	69,273				140,837	103,920	42,799
2013			210,884	62,662	88,614			78,975	146,816	174,315	76,477
2014			195,493		31,817			4,560		36,948	39,158
TOTAL			3,042,399	468,899	291,145			1,388,794	352,340	396,607	328,057

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,308,058		83,266			1,113,124		52,861	64,080
2011		14,323	2,113,481	351,743	102,177		26,007	1,213,314	84,269	64,636	101,389
2012		815	40,332	212,185	94,879		1,203	37,616	159,293	121,614	42,157
2013	73	2,689	328,073	97,390	125,312	1,023	4,125	239,131	158,658	191,244	74,795
2014	160	5,201	238,210	40,259	55,839	40	1,141	22,284	10,950	26,079	38,531
TOTAL	233	23,028	4,028,154	701,577	461,473	1,063	32,476	2,625,469	413,170	456,434	320,952

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,710,423	2,032,654	320,952			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,272,583	-759,490	1,117			
TOTAL LOSSES	3,437,840	1,273,164	322,069			
EXPECTED LOSSES	6,383,661	2,174,938	310,137			
CREDIBILITY	.05	.13	.20			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.729	.640	.162	2.531		
INDICATED (POST-TEST)	1.990	.737	.186	2.913		
PRES. ON RATE LEVEL	2.889	.985	.140	4.014		
DERIVED BY FORMULA	2.844	.953	.149	3.946		
UNDERLYING PRES. RATE	3.211	1.094	.156	4.461		
PROPOSED	2.844	.953	.149	3.946		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	3.779
IND. RATES				3.78	MINIMUM PREMIUM	
MAN. RATES	4.40	4.67	4.43	+ 3.78	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
2010	3,077	319,432	10.381			3,077				1	6	7
2011	3,305	473,736	14.333			3,305			1	1	2	4
2012	2,876	211,821	7.365			2,876				1	2	3
2013	4,802	214,831	4.473			4,802	1			1	4	6
2014	4,745	780,882	16.456			4,745				1	11	12
TOTAL	18,805	2,000,702	10.639			18,805	1		1	5	25	32

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				43,075	144,156				10,100	103,944	18,157
2011			133,656	85,743	97,243			91,779	6,211	34,098	25,006
2012				65,050	17,022				38,577	75,888	15,284
2013	104,500			53,152	13,018				3,446	26,454	14,261
2014				15,409	118,687				15,565	613,652	17,569
TOTAL	104,500		133,656	262,429	390,126			91,779	73,899	854,036	90,277

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				63,665	223,874				13,908	141,365	17,903
2011		1,331	195,444	121,325	149,502		3,731	173,682	8,870	44,887	24,231
2012		315	15,347	85,469	24,080		374	12,728	45,948	86,691	15,055
2013	170,391	399	34,621	62,661	19,415	16	101	5,627	5,976	27,036	13,947
2014	18	2,121	125,224	78,161	116,932	442	9,164	270,562	182,940	427,769	17,288
TOTAL	170,409	4,166	370,636	411,281	533,803	458	13,370	462,599	257,642	727,748	88,424

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,021,638	1,930,474	88,424	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-587,125	-399,660	361	
TOTAL LOSSES	434,513	1,530,814	88,785	
EXPECTED LOSSES	1,137,891	1,145,601	96,658	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.311	8.140	.472	10.923
INDICATED (POST-TEST)	2.660	9.369	.543	12.572
PRES. ON RATE LEVEL	5.445	5.482	.462	11.389
DERIVED BY FORMULA	5.417	5.599	.465	11.481
UNDERLYING PRES. RATE	6.051	6.092	.514	12.657
PROPOSED	5.417	5.599	.465	11.481

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	10.995
IND. RATES				11.00	MINIMUM PREMIUM	
MAN. RATES	12.13	12.87	12.57	+ 11.00	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	361,683	13,764,062	3.805			361,683	3		14	63	113	193
2011	363,565	12,974,788	3.568			363,565	1	2	12	65	118	198
2012	351,847	9,165,242	2.604			351,847	2		5	51	109	167
2013	370,401	7,876,283	2.126			370,401	1		3	60	135	199
2014	383,228	7,555,210	1.971			383,228	1			43	119	163
TOTAL	1,830,724	51,335,585	2.804			1,830,724	8	2	34	282	594	920
O.D.		80,631	.004								1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	290,109		2,275,623	2,134,039	786,620			3,056,117	2,859,359	1,422,986	939,209
2011	70,584	367,591	1,747,518	2,325,198	1,124,787	17,158	450,969	1,239,540	3,224,196	1,628,765	778,482
2012	201,430		940,426	1,942,507	746,456	17,258		683,583	2,172,454	1,562,465	898,663
2013	21,135		418,664	2,072,256	827,698	170,177		92,246	1,997,448	1,239,455	1,037,204
2014	204,048			1,377,968	974,721				2,348,899	1,909,528	740,046
TOTAL	787,306	367,591	5,382,231	9,851,968	4,460,282	204,593	450,969	5,071,486	12,602,356	7,763,199	4,393,604
O.D.					50,448					14,035	16,148

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	444,156		3,165,841	3,154,112	1,221,620			4,517,654	3,937,338	1,935,260	926,060
2011	96,837	717,426	2,656,494	3,212,786	1,747,090	19,923	1,051,986	2,643,398	3,472,406	2,131,134	754,349
2012	240,113	18,433	1,738,777	2,587,940	1,067,774	57,475	36,608	1,819,916	2,478,808	1,853,719	885,183
2013	34,804	20,626	1,965,836	2,515,948	1,165,013	330,736	27,794	1,413,703	1,963,823	1,393,389	1,014,386
2014	256,939	39,255	2,476,299	1,777,321	1,160,551	4,839	155,038	2,842,771	1,943,671	1,572,948	728,205
TOTAL	1,072,849	795,740	12,003,247	13,248,107	6,362,048	412,973	1,271,426	13,237,442	13,796,046	8,886,450	4,308,183
O.D.		20	1,345	846	75,800		7	188	205	17,877	15,795

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	28,795,237	42,387,379	4,323,978			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-10,899,598	-12,614,466	17,420			
TOTAL LOSSES	17,895,639	29,772,913	4,341,398			
EXPECTED LOSSES	20,870,253	35,570,967	5,309,100			
CREDIBILITY	.20	.59	.89			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.978	1.626	.237	2.841		
INDICATED (POST-TEST)	1.126	1.872	.273	3.271		
PRES. ON RATE LEVEL	1.026	1.748	.261	3.035		
DERIVED BY FORMULA	1.046	1.821	.272	3.139		
UNDERLYING PRES. RATE	1.140	1.943	.290	3.373		
PROPOSED	1.046	1.821	.272	3.139		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	3.006
IND. RATES				3.01	MINIMUM PREMIUM	
MAN. RATES	3.19	3.38	3.35	+ 3.01	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	49,699	783,660	1.576				5	26	31
2011	47,408	2,066,477	4.358	1		2	7	27	37
2012	46,940	2,947,414	6.279	1		4	8	24	37
2013	49,723	1,866,577	3.753			3	3	24	30
2014	51,812	1,631,461	3.148	1		1	1	26	29
TOTAL	245,582	9,295,589	3.785	3		10	24	127	164

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				146,739	196,291				90,336	273,799	76,495
2011	3,000		358,776	262,238	212,131			59,706	667,897	467,397	35,332
2012	193,672		639,291	301,907	146,916	266,445		728,468	188,095	418,812	63,808
2013			531,877	121,596	322,470			226,360	105,821	458,133	100,320
2014	150,000		143,987	104,718	357,325			104,320	7,805	656,127	107,179
TOTAL	346,672		1,673,931	937,198	1,235,133	266,445		1,118,854	1,059,954	2,274,268	383,134

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				216,879	304,840				124,394	372,367	75,424
2011	4,116	3,558	525,447	369,288	328,182		2,621	173,564	796,361	604,608	34,237
2012	230,802	7,506	933,032	415,478	226,593	782,374	21,119	1,387,863	251,610	502,557	62,851
2013	178	6,913	832,060	218,832	429,182	2,327	8,200	509,208	162,593	485,359	98,113
2014	188,792	10,872	598,738	305,203	379,875	781	24,048	437,589	201,589	466,062	105,464
TOTAL	423,888	28,849	2,889,277	1,525,680	1,668,672	785,482	55,988	2,508,224	1,536,547	2,430,953	376,089

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,691,708	7,161,852	376,089			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,992,763	-1,915,242	1,133			
TOTAL LOSSES	3,698,945	5,246,610	377,222			
EXPECTED LOSSES	5,726,973	5,402,804	343,815			
CREDIBILITY	.05	.15	.23			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.506	2.136	.154	3.796		
INDICATED (POST-TEST)	1.733	2.459	.177	4.369		
PRES. ON RATE LEVEL	2.098	1.980	.126	4.204		
DERIVED BY FORMULA	2.080	2.052	.138	4.270		
UNDERLYING PRES. RATE	2.332	2.200	.140	4.672		
PROPOSED	2.080	2.052	.138	4.270		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	4.089
IND. RATES				4.09	MINIMUM PREMIUM	
MAN. RATES	4.45	4.72	4.64	+ 4.09	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
2010	47,141	6,155,731	13.058			47,141	1	1	7	11	72	92
2011	50,068	3,849,192	7.687			50,068			3	14	75	92
2012	50,202	5,274,664	10.506			50,202			4	19	70	93
2013	52,693	3,861,181	7.327			52,693			4	16	64	84
2014	55,897	2,116,187	3.785			55,897				8	51	59
TOTAL	256,001	21,256,955	8.303			256,001	1	1	18	68	332	420
O.D.		2,816	.001								1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	3,000	123,882	1,087,385	511,654	843,699		70,244	2,383,068	361,355	535,885	235,559
2011			484,502	964,898	1,021,154			193,038	401,192	582,438	201,970
2012			879,276	959,571	1,178,313			297,787	483,964	1,263,358	212,395
2013			623,015	800,387	597,640			313,344	512,124	817,092	197,579
2014				412,976	553,131				280,526	699,313	170,241
TOTAL	3,000	123,882	3,074,178	3,649,486	4,193,937		70,244	3,187,237	2,039,161	3,898,086	1,017,744
O.D.					699					723	1,394

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	4,593	229,677	1,348,745	756,225	1,310,264		111,547	2,752,477	497,585	728,799	232,261
2011		5,210	769,479	1,357,126	1,553,625		8,079	404,069	484,529	749,796	195,709
2012	208	14,079	1,488,907	1,335,164	1,597,784	3,184	12,835	716,526	601,953	1,448,163	209,209
2013	287	13,248	1,418,585	1,040,839	811,920	3,965	15,899	928,597	578,623	881,306	193,232
2014	147	15,834	978,306	673,793	599,549	905	24,864	536,896	365,486	515,100	167,517
TOTAL	5,235	278,048	6,004,022	5,163,147	5,873,142	8,054	173,224	5,338,565	2,528,176	4,323,164	997,928
O.D.		10	633	376	674	1	7	304	204	502	1,374

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,808,103	17,889,385	999,302	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,141,487	-3,876,199	3,375	
TOTAL LOSSES	6,666,616	14,013,186	1,002,677	
EXPECTED LOSSES	9,904,678	10,979,883	1,000,964	
CREDIBILITY	.05	.16	.24	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.604	5.474	.392	8.470
INDICATED (POST-TEST)	2.997	6.301	.451	9.749
PRES. ON RATE LEVEL	3.481	3.859	.352	7.692
DERIVED BY FORMULA	3.457	4.250	.376	8.083
UNDERLYING PRES. RATE	3.869	4.289	.391	8.549
PROPOSED	3.457	4.250	.376	8.083

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	7.741
IND. RATES				7.74	MINIMUM PREMIUM	
MAN. RATES	7.79	8.26	8.49	+ 7.74	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	245,191	10,104,353	4.121	1		9	25	236	271
2011	245,710	11,598,362	4.720		1	14	29	218	262
2012	239,492	8,814,111	3.680			9	31	189	229
2013	258,641	10,306,468	3.984		1	13	33	194	241
2014	260,887	6,616,678	2.536	1		1	19	173	194
TOTAL	1,249,921	47,439,972	3.795	2	2	46	137	1010	1197
O.D.		417,780	.033			1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	987,691		1,818,757	1,105,319	2,065,368	2,010		764,505	629,094	1,874,167	857,442
2011		1,925	2,260,188	1,593,435	2,412,318		927	1,591,532	1,027,626	1,959,669	750,742
2012			1,599,736	1,436,609	1,875,695			568,720	1,008,637	1,660,343	664,371
2013		50,000	1,928,578	1,823,768	1,731,570		5,085	894,973	1,020,841	1,835,654	1,015,999
2014	266,937		142,130	1,009,000	1,673,515			220,978	658,108	1,894,566	751,444
TOTAL	1,254,628	51,925	7,749,389	6,968,131	9,758,466	2,010	6,012	4,040,708	4,344,306	9,224,399	4,039,998
O.D.			272,649					132,366			12,765

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	1,090,521		2,635,379	1,633,663	3,207,519	4,150		1,604,695	866,263	2,548,869	845,438
2011		26,315	3,313,825	2,263,212	3,683,222		66,221	3,051,882	1,259,993	2,532,439	727,469
2012	375	23,837	2,618,601	2,011,991	2,549,018	6,076	24,467	1,349,337	1,205,219	1,921,578	654,405
2013	793	97,393	3,987,048	2,457,826	2,324,232	10,275	46,044	2,343,534	1,195,778	1,983,331	993,647
2014	336,159	47,146	2,833,925	1,837,123	1,793,703	2,980	92,991	1,696,300	953,136	1,405,164	739,421
TOTAL	1,427,848	194,691	15,388,778	10,203,815	13,557,694	23,481	229,723	10,045,748	5,480,389	10,391,381	3,960,380
O.D.			395,068					277,836			12,553

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	27,983,173	39,633,279	3,972,933	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-11,676,625	-11,129,301	15,679	
TOTAL LOSSES	16,306,548	28,503,978	3,988,612	
EXPECTED LOSSES	22,361,086	31,385,517	4,774,698	
CREDIBILITY	.15	.46	.69	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.305	2.280	.319	3.904
INDICATED (POST-TEST)	1.502	2.624	.367	4.493
PRES. ON RATE LEVEL	1.610	2.259	.344	4.213
DERIVED BY FORMULA	1.594	2.427	.360	4.381
UNDERLYING PRES. RATE	1.789	2.511	.382	4.682
PROPOSED	1.594	2.427	.360	4.381

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	4.195
IND. RATES				4.20	MINIMUM PREMIUM	
MAN. RATES	4.50	4.77	4.65	+ 4.20	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	601,639	20,608,559	3.425			35	95	280	410	
2011	618,680	15,828,644	2.558			27	84	303	414	
2012	637,752	24,796,999	3.888	1	1	46	73	330	451	
2013	668,305	21,481,454	3.214			39	71	338	448	
2014	716,169	18,962,606	2.647			27	62	360	449	
TOTAL	3,242,545	101,678,262	3.136	1	1	174	385	1611	2172	
O.D.		9,579								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			7,745,791	3,444,780	1,768,344			3,440,471	1,873,826	1,567,558	767,789
2011			5,237,689	2,760,118	1,630,297			1,771,764	1,735,187	1,951,232	742,357
2012	704,270	236,386	10,037,747	3,069,919	1,738,524		1,103,681	2,994,134	2,391,643	1,888,307	632,388
2013			8,530,049	3,390,789	2,071,363			2,172,708	2,330,076	2,145,344	841,125
2014			5,602,997	3,081,789	2,862,970			1,442,157	2,206,359	3,043,026	723,308
TOTAL	704,270	236,386	37,154,273	15,747,395	10,071,498		1,103,681	11,821,234	10,537,091	10,595,467	3,706,967
O.D.											9,579

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			10,810,124	5,091,387	2,746,234			6,144,843	2,580,260	2,131,869	757,040
2011		51,090	7,561,289	3,886,734	2,576,044		72,628	3,503,101	2,097,944	2,533,689	719,344
2012	841,088	290,627	14,260,178	4,322,240	2,769,045	31,981	907,630	6,170,031	2,815,127	2,308,677	622,902
2013	2,926	109,372	13,375,188	4,690,361	3,362,869	23,674	87,768	5,278,148	2,520,814	2,462,871	822,620
2014	5,423	233,174	12,158,273	5,005,024	3,975,132	9,818	366,270	5,349,773	2,334,985	2,478,010	711,735
TOTAL	849,437	684,263	58,165,052	22,995,746	15,429,324	65,473	1,434,296	26,445,896	12,349,130	11,915,116	3,633,641
O.D.											9,398

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	87,644,417	62,689,316	3,643,039			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-31,270,889	-18,731,098	15,183			
TOTAL LOSSES	56,373,528	43,958,218	3,658,222			
EXPECTED LOSSES	60,278,912	53,112,887	4,474,712			
CREDIBILITY	.29	.86	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.739	1.356	.113	3.208		
INDICATED (POST-TEST)	2.002	1.561	.130	3.693		
PRES. ON RATE LEVEL	1.673	1.474	.124	3.271		
DERIVED BY FORMULA	1.768	1.549	.130	3.447		
UNDERLYING PRES. RATE	1.859	1.638	.138	3.635		
PROPOSED	1.768	1.549	.130	3.447		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	3.301
IND. RATES				3.30	MINIMUM PREMIUM	
MAN. RATES	3.24	3.44	3.61	+ 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
2010	218,406	11,051,080	5.059		1	20	29	101	151
2011	201,060	8,761,306	4.357	1		13	19	102	135
2012	210,520	10,829,667	5.144	3		10	28	96	137
2013	219,403	10,958,054	4.994			14	24	127	165
2014	241,358	12,586,272	5.214			8	17	135	160
TOTAL	1,090,747	54,186,379	4.968	4	1	65	117	561	748
O.D.		5,147							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		698,832	3,592,453	1,043,245	692,427		842,171	1,864,404	816,733	977,344	523,471
2011	380,498		3,058,124	581,395	1,481,456	216,322		1,235,296	235,296	1,135,472	437,447
2012	1,497,740		1,917,325	846,085	1,001,964	1,322		1,157,423	1,487,093	2,453,801	466,914
2013			3,068,748	1,361,483	1,818,059			748,160	886,866	2,697,102	377,636
2014			1,547,304	736,680	1,643,429			5,147,018	675,835	2,387,304	448,702
TOTAL	1,878,238	698,832	13,183,954	4,568,888	6,637,335	217,644	842,171	10,152,301	4,101,823	9,651,023	2,254,170
O.D.											5,147

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		567,120	5,118,105	1,541,917	1,075,338		585,387	3,740,083	1,124,643	1,329,187	516,142
2011	522,017	29,837	4,360,940	851,155	2,288,762	251,177	50,553	2,359,215	308,434	1,467,771	423,886
2012	1,784,161	22,934	2,833,964	1,180,349	1,403,143	16,206	42,640	2,501,356	1,561,424	2,288,771	459,910
2013	1,092	44,119	5,176,862	2,010,001	2,478,113	9,164	36,081	2,141,601	1,154,363	2,838,339	369,328
2014	1,260	65,905	3,559,799	1,691,410	1,849,386	7,102	276,650	3,778,712	1,237,576	1,863,880	441,523
TOTAL	2,308,530	729,915	21,049,670	7,274,832	9,094,742	283,649	991,311	14,520,967	5,386,440	9,787,948	2,210,789
O.D.											5,073

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	39,884,042	31,543,962	2,215,862			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-15,173,249	-8,999,118	9,475			
TOTAL LOSSES	24,710,793	22,544,844	2,225,337			
EXPECTED LOSSES	29,144,759	25,490,756	2,803,219			
CREDIBILITY	.14	.42	.63			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.265	2.067	.204	4.536		
INDICATED (POST-TEST)	2.607	2.379	.235	5.221		
PRES. ON RATE LEVEL	2.404	2.103	.231	4.738		
DERIVED BY FORMULA	2.432	2.219	.234	4.885		
UNDERLYING PRES. RATE	2.672	2.337	.257	5.266		
PROPOSED	2.432	2.219	.234	4.885		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	4.678
IND. RATES				4.68	MINIMUM PREMIUM	
MAN. RATES	4.62	4.90	5.23	+ 4.68	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	34,695	579,192	1,669			34,695			1	1	10	12
2011	39,096	911,148	2,330			39,096			2	3	15	20
2012	37,628	1,012,618	2,691			37,628			2	3	10	15
2013	32,458	1,938,507	5,972			32,458	1		4	3	13	21
2014	30,549	844,076	2,763			30,549			1	6	3	10
TOTAL	174,426	5,285,541	3,030			174,426		1	10	16	51	78

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			158,467	50,715	71,528			107,723	13,528	149,023	28,208
2011			451,923	110,102	70,785			99,530	21,210	121,831	35,767
2012			384,765	173,465	59,981			69,550	188,769	116,945	19,143
2013		22,033	811,112	256,238	60,958		162,670	358,573	169,309	81,728	15,886
2014			200,177	282,603	18,053			14,828	304,639	17,770	6,006
TOTAL		22,033	2,006,444	873,123	281,305		162,670	650,204	697,455	487,297	105,010

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			229,619	74,957	111,082			226,111	18,628	202,673	27,813
2011		4,359	642,096	156,798	115,901		4,088	190,673	27,955	156,940	34,658
2012	91	4,459	557,180	237,702	99,137	741	3,435	175,616	214,820	140,237	18,856
2013	266	36,481	1,201,932	350,230	155,604	3,432	229,781	749,116	190,684	118,068	15,537
2014	214	10,031	557,735	289,792	88,388	517	19,093	294,583	188,630	45,729	5,910
TOTAL	571	55,330	3,188,562	1,109,479	570,112	4,690	256,397	1,636,099	640,717	663,647	102,774

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,141,649	2,983,955	102,774	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,347,868	-691,861	399	
TOTAL LOSSES	2,793,781	2,292,094	103,173	
EXPECTED LOSSES	4,470,539	1,929,152	134,309	
CREDIBILITY	.04	.12	.19	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.602	1.314	.059	2.975
INDICATED (POST-TEST)	1.844	1.512	.068	3.424
PRES. ON RATE LEVEL	2.306	.995	.070	3.371
DERIVED BY FORMULA	2.288	1.057	.070	3.415
UNDERLYING PRES. RATE	2.563	1.106	.077	3.746
PROPOSED	2.288	1.057	.070	3.415

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	3.270
IND. RATES				3.27	MINIMUM PREMIUM	
MAN. RATES	3.62	3.84	3.72	+ 3.27	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
2010	1,328,524	82,452,145	6.206			1,328,524	7	1	151	291	879	1329
2011	1,453,118	80,425,933	5.534			1,453,118	8	2	150	255	771	1186
2012	1,436,155	84,658,320	5.894			1,436,155	5	1	128	232	748	1114
2013	1,603,710	89,221,607	5.563			1,603,710	10	2	148	313	870	1343
2014	1,698,872	76,721,234	4.516			1,698,872	7	1	94	152	1127	1381
TOTAL	7,520,379	413,479,239	5.498			7,520,379	37	7	671	1243	4395	6353
O.D.		273,747	.003							3	4	7

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	1,511,736	211,799	29,947,180	10,144,078	8,595,856	3,794	2,522,029	13,626,629	7,026,620	7,044,004	1,818,420
2011	2,395,731	232,642	30,162,714	9,196,848	8,724,085	25,117	98,896	14,395,930	6,361,591	6,978,896	1,853,483
2012	1,337,033	862,994	26,136,376	8,839,510	8,832,223	47,905	11,886,757	11,566,568	5,748,542	7,445,541	1,954,871
2013	3,881,724	716,092	28,837,641	12,883,849	10,802,986	562,683	1,097,441	11,235,993	8,278,234	8,952,778	1,972,186
2014	1,632,018	123,652	17,782,104	7,451,968	15,442,588	110,251	21,854	10,900,826	6,194,272	15,026,379	2,035,322
TOTAL	10,758,242	2,147,179	132,866,015	48,516,253	52,397,738	749,750	15,626,977	61,725,946	33,609,259	45,447,598	9,634,282
O.D.				18,720	153,936				18,084	53,943	29,064

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	2,314,468	97,745	42,420,483	14,992,947	13,349,360	10,862	996,926	26,570,395	9,675,648	9,579,856	1,792,962
2011	3,286,783	731,440	42,501,168	13,089,808	13,756,981	29,164	765,671	25,857,124	7,766,964	9,170,444	1,796,025
2012	1,598,284	358,793	36,774,640	12,585,661	12,807,708	235,979	1,209,151	18,237,143	6,971,941	8,882,194	1,925,548
2013	5,917,125	922,036	46,808,546	18,037,891	15,920,212	979,720	1,150,810	24,028,179	9,317,926	10,286,149	1,928,798
2014	2,069,479	978,579	41,252,184	17,165,349	18,325,430	121,431	1,905,004	25,574,855	8,956,095	11,942,217	2,002,757
TOTAL	15,186,139	3,088,593	209,757,021	75,871,656	74,159,691	1,377,156	6,027,562	120,267,696	42,688,574	49,860,860	9,446,090
O.D.	1	303	21,337	32,764	202,217	10	395	8,050	22,425	62,250	28,469

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	355,734,263	242,900,437	9,474,559			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-136,806,936	-72,156,581	39,949			
TOTAL LOSSES	218,927,327	170,743,856	9,514,508			
EXPECTED LOSSES	264,266,118	205,005,532	11,581,384			
CREDIBILITY	.51	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.911	2.270	.127	5.308		
INDICATED (POST-TEST)	3.351	2.613	.146	6.110		
PRES. ON RATE LEVEL	3.162	2.453	.138	5.753		
DERIVED BY FORMULA	3.258	2.613	.146	6.017		
UNDERLYING PRES. RATE	3.514	2.726	.154	6.394		
PROPOSED	3.258	2.613	.146	6.017		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	5.762
IND. RATES				5.76	MINIMUM PREMIUM	
MAN. RATES	5.75	6.10	6.35	+ 5.76	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	61,786	4,467,305	7.230	1		7	7	32	47
2011	56,709	2,709,890	4.778			8	4	20	32
2012	56,329	3,696,657	6.562	1		7	14	26	48
2013	60,051	4,444,976	7.402			8	2	47	57
2014	59,933	2,748,801	4.586			4	11	37	52
TOTAL	294,808	18,067,629	6.129	2		34	38	162	236
O.D.		701							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	191,770		1,423,495	423,716	836,168			661,773	377,036	516,211	37,136
2011			1,525,705	162,784	204,342			517,097	46,350	178,576	75,036
2012	3,000		1,468,680	722,972	216,866			740,223	349,300	161,676	33,940
2013			1,747,285	112,290	1,031,860			744,104	107,523	593,118	108,796
2014			637,378	603,508	417,967			276,691	413,494	360,657	39,106
TOTAL	194,770		6,802,543	2,025,270	2,707,203			2,939,888	1,293,703	1,810,238	294,014
O.D.											701

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	293,600		2,062,644	626,252	1,298,568			1,389,062	519,177	702,047	36,616
2011		14,646	2,153,023	239,346	337,006		21,025	979,314	63,185	235,797	72,710
2012	3,920	17,262	2,138,561	985,659	364,494	7,909	22,457	1,433,047	415,971	218,843	33,431
2013	565	20,688	2,557,635	386,775	1,355,218	6,822	22,018	1,414,255	217,489	654,520	106,402
2014	675	32,362	1,759,229	848,774	581,684	1,712	66,729	924,407	378,986	319,421	38,480
TOTAL	298,760	84,958	10,671,092	3,086,806	3,936,970	16,443	132,229	6,140,085	1,594,808	2,130,628	287,639
O.D.											690

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	17,343,567	10,749,212	288,329			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,800,449	-2,420,323	1,246			
TOTAL LOSSES	11,543,118	8,328,889	289,575			
EXPECTED LOSSES	11,061,197	6,807,118	386,199			
CREDIBILITY	.06	.17	.26			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.915	2.825	.098	6.838		
INDICATED (POST-TEST)	4.506	3.252	.113	7.871		
PRES. ON RATE LEVEL	3.376	2.078	.118	5.572		
DERIVED BY FORMULA	3.444	2.278	.117	5.839		
UNDERLYING PRES. RATE	3.752	2.309	.131	6.192		
PROPOSED	3.444	2.278	.117	5.839		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	5.592
IND. RATES				5.59	MINIMUM PREMIUM	
MAN. RATES	5.66	6.00	6.15	+ 5.59	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
2010	426,162	13,745,823	3.225			426,162	1		18	80	167	266
2011	465,959	16,810,668	3.607			465,959		1	22	117	166	306
2012	489,061	17,992,542	3.678			489,061	1	1	21	106	176	305
2013	521,242	18,714,274	3.590			521,242	1		22	106	167	296
2014	543,471	12,407,875	2.283			543,471			5	27	209	241
TOTAL	2,445,895	79,671,182	3.257			2,445,895	3	2	88	436	885	1414
O.D.		16,156								1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	198,443		3,004,649	3,335,098	1,384,760			1,458,800	1,673,178	1,315,572	1,375,323
2011		87,935	3,222,471	4,620,368	1,714,635		54,117	1,548,271	2,970,607	1,332,228	1,260,036
2012	3,000	116,548	3,659,650	4,525,904	1,346,248		23,380	2,031,982	3,158,168	1,719,458	1,408,204
2013	710,331		3,446,592	5,115,882	1,529,167			2,012,842	3,092,706	1,631,657	1,175,097
2014			1,018,678	1,232,806	2,750,864			744,389	737,138	4,661,727	1,262,273
TOTAL	911,774	204,483	14,352,040	18,830,058	8,725,674		77,497	7,796,284	11,631,797	10,660,642	6,480,933
O.D.				3,000	1,576				1,670	2,137	7,773

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	303,816		4,353,737	4,929,274	2,150,525			3,062,022	2,303,969	1,789,180	1,356,068
2011		199,713	4,870,411	6,451,413	2,685,428		183,434	3,181,844	3,545,545	1,757,558	1,220,975
2012	4,406	238,606	5,836,926	6,039,225	2,032,750	16,863	103,382	3,684,862	3,596,827	2,093,667	1,387,081
2013	1,041,531	71,193	7,730,012	6,274,924	2,459,795	21,768	85,504	4,984,441	3,134,727	1,969,453	1,149,245
2014	1,338	86,496	4,887,798	2,694,407	2,930,900	5,356	168,715	3,029,428	1,558,612	2,726,778	1,242,077
TOTAL	1,351,091	596,008	27,678,884	26,389,243	12,259,398	43,987	541,035	17,942,597	14,139,680	10,336,636	6,355,446
O.D.			199	4,157	2,480			137	1,973	2,927	7,645

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	48,153,938	63,136,494	6,363,091			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-19,675,150	-18,091,415	25,950			
TOTAL LOSSES	28,478,788	45,045,079	6,389,041			
EXPECTED LOSSES	38,058,127	51,388,255	7,582,274			
CREDIBILITY	.24	.71	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.164	1.842	.261	3.267		
INDICATED (POST-TEST)	1.340	2.120	.300	3.760		
PRES. ON RATE LEVEL	1.400	1.891	.279	3.570		
DERIVED BY FORMULA	1.386	2.054	.300	3.740		
UNDERLYING PRES. RATE	1.556	2.101	.310	3.967		
PROPOSED	1.386	2.054	.300	3.740		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	3.581
IND. RATES				3.58	MINIMUM PREMIUM	
MAN. RATES	3.83	4.06	3.94	+ 3.58	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	255,789	5,565,584	2.175			255,789			8	15	95	118
2011	288,053	4,547,716	1.578			288,053	2		2	21	80	105
2012	316,236	6,753,682	2.135			316,236	1		4	20	92	117
2013	339,306	5,290,108	1.559			339,306	1		5	22	83	111
2014	358,028	4,477,560	1.250			358,028			1	6	79	86
TOTAL	1,557,412	26,634,650	1.710			1,557,412	4		20	84	429	537
O.D.		1,995										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,873,547	576,356	573,732			586,579	419,678	973,480	562,212
2011	836,885		301,307	460,559	751,289	8,875		63,253	503,442	980,730	641,376
2012	925,704		915,644	647,053	807,285			1,216,202	645,523	1,095,614	500,657
2013	3,000		1,109,919	903,283	634,459	52,487		351,565	710,723	967,043	557,629
2014			240,799	172,856	798,005			62,500	327,395	2,256,115	619,890
TOTAL	1,765,589		4,441,216	2,760,107	3,564,770	61,362		2,280,099	2,606,761	6,272,982	2,881,764
O.D.											1,995

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			2,714,771	851,854	891,007			1,231,229	577,898	1,323,929	554,341
2011	988,785	3,263	472,428	652,670	1,139,353	10,305	3,001	173,571	609,658	1,256,457	621,493
2012	987,598	11,335	1,270,657	905,645	1,102,188	11,154	33,681	2,100,664	796,482	1,290,235	493,147
2013	5,323	18,595	2,107,442	1,192,821	901,375	105,203	19,487	1,122,582	778,912	1,048,732	545,361
2014	326	21,221	1,175,511	614,037	823,415	2,067	54,191	1,223,685	773,506	1,441,895	609,972
TOTAL	1,982,032	54,414	7,740,809	4,217,027	4,857,338	128,729	110,360	5,851,731	3,536,456	6,361,248	2,824,314
O.D.											1,965

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,868,075	18,972,069	2,826,279			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,242,331	-5,231,896	11,562			
TOTAL LOSSES	8,625,744	13,740,173	2,837,841			
EXPECTED LOSSES	14,079,004	14,920,007	3,301,713			
CREDIBILITY	.18	.53	.80			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.554	.882	.182	1.618		
INDICATED (POST-TEST)	.638	1.015	.209	1.862		
PRES. ON RATE LEVEL	.813	.862	.191	1.866		
DERIVED BY FORMULA	.782	.943	.205	1.930		
UNDERLYING PRES. RATE	.904	.958	.212	2.074		
PROPOSED	.756	.912	.198	1.866		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.787
IND. RATES				1.79	MINIMUM PREMIUM	
MAN. RATES	2.01	2.13	2.06	+ 1.79	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
2010	1,207,884	35,905,161	2.972			1,207,884		1	61	129	499	690
2011	1,218,182	33,910,460	2.783			1,218,182	2	1	41	122	466	632
2012	1,256,607	28,946,334	2.303			1,256,607	2		44	117	395	558
2013	1,271,578	26,166,565	2.057			1,271,578			28	133	339	500
2014	1,354,477	25,832,557	1.907			1,354,477			14	92	478	584
TOTAL	6,308,728	150,761,077	2.390			6,308,728	4	2	188	593	2177	2964
O.D.		119,048	.001							1	4	5

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		9,781	11,498,390	4,323,110	3,651,372		446,252	5,640,066	2,618,659	5,370,642	2,346,889
2011	289,104	620,251	6,993,597	3,943,365	3,879,033		3,495,338	2,879,082	4,297,528	5,015,498	2,497,664
2012	261,563		7,872,008	4,117,800	3,728,034	40,507		3,199,115	3,152,152	4,319,435	2,255,720
2013			4,865,948	5,363,611	3,172,554			2,419,301	4,277,171	3,873,395	2,194,585
2014			2,477,199	4,056,689	4,607,896			842,877	4,735,046	6,379,215	2,733,635
TOTAL	550,667	630,032	33,707,142	21,804,575	19,038,889	40,507	3,941,590	14,980,441	19,080,556	24,958,185	12,028,493
O.D.				27,735	16,311				10,000	58,997	6,005

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		18,134	16,330,800	6,389,555	5,662,347		708,648	10,735,090	3,605,892	6,831,243	2,314,033
2011	396,630	199,222	10,077,939	5,561,037	5,998,808		975,794	5,732,451	5,096,378	6,484,696	2,420,236
2012	313,304	94,971	11,481,792	5,742,769	5,289,993	149,866	108,168	6,402,253	3,766,487	5,068,675	2,221,884
2013	2,034	91,837	10,105,610	6,888,361	4,516,101	29,729	119,180	6,922,398	4,499,119	4,354,944	2,146,304
2014	3,292	201,371	11,455,537	6,416,544	5,403,321	13,463	443,709	7,701,348	4,485,224	4,963,143	2,689,897
TOTAL	715,260	605,535	59,451,678	30,998,266	26,870,570	193,058	2,355,499	37,493,540	21,453,100	27,702,701	11,792,354
O.D.	5	486	32,229	25,254	29,385	15	549	8,764	6,042	80,972	5,907

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	100,856,618	107,166,290	11,798,261			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-38,748,186	-32,565,399	48,128			
TOTAL LOSSES	62,108,432	74,600,891	11,846,389			
EXPECTED LOSSES	74,506,077	92,107,428	14,446,987			
CREDIBILITY	.45	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.984	1.183	.188	2.355		
INDICATED (POST-TEST)	1.133	1.362	.216	2.711		
PRES. ON RATE LEVEL	1.063	1.314	.205	2.582		
DERIVED BY FORMULA	1.095	1.362	.216	2.673		
UNDERLYING PRES. RATE	1.181	1.460	.229	2.870		
PROPOSED	1.095	1.362	.216	2.673		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.559
IND. RATES				2.56	MINIMUM PREMIUM	
MAN. RATES	2.55	2.70	2.85	+ 2.56	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	153,256	4,959,730	3.236			4	24	40	68
2011	149,817	2,818,204	1.881			3	21	41	65
2012	152,127	4,468,043	2.937			4	13	34	51
2013	151,793	2,160,390	1.423			2	13	38	53
2014	157,150	2,324,391	1.479				11	36	47
TOTAL	764,143	16,730,758	2.189			13	82	189	284
O.D.		6,034							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			961,019	659,000	181,103			1,836,838	586,410	264,244	471,116
2011			457,082	511,876	267,097			381,030	497,180	477,328	226,611
2012			809,201	397,903	182,727			2,053,723	270,265	452,946	301,278
2013			285,043	404,489	306,244			81,998	331,550	616,931	134,135
2014				245,764	393,883				166,961	1,311,399	206,384
TOTAL			2,512,345	2,219,032	1,331,054			4,353,589	1,852,366	3,122,848	1,339,524
O.D.											6,034

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			908,922	974,003	281,253			1,086,950	807,486	359,372	464,520
2011		4,554	681,066	716,710	415,267		15,652	764,344	598,493	619,944	219,586
2012	145	7,796	929,967	541,769	275,199	11,619	31,299	2,060,686	355,673	555,989	296,759
2013	132	6,434	680,132	524,862	412,918	1,566	7,374	407,083	374,890	652,157	131,184
2014	96	10,450	640,771	435,968	419,189	1,147	26,944	694,490	470,819	928,206	203,082
TOTAL	373	29,234	3,840,858	3,193,312	1,803,826	14,332	81,269	5,013,553	2,607,361	3,115,668	1,315,131
O.D.											5,892

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,979,619	10,720,167	1,321,023	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,957,808	-3,005,170	5,084	
TOTAL LOSSES	6,021,811	7,714,997	1,326,107	
EXPECTED LOSSES	5,662,300	8,466,703	1,566,494	
CREDIBILITY	.11	.33	.50	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.788	1.010	.174	1.972
INDICATED (POST-TEST)	.907	1.163	.200	2.270
PRES. ON RATE LEVEL	.667	.997	.184	1.848
DERIVED BY FORMULA	.693	1.052	.192	1.937
UNDERLYING PRES. RATE	.741	1.108	.205	2.054
PROPOSED	.693	1.052	.192	1.937

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.855
IND. RATES				1.86	MINIMUM PREMIUM	
MAN. RATES	1.87	1.98	2.04	+ 1.86	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	130,520	6,437,028	4.931			11	19	96	126
2011	129,035	5,344,711	4.142			5	19	66	90
2012	126,131	6,091,798	4.829			7	26	57	90
2013	140,353	5,834,352	4.156	1		5	40	84	130
2014	137,341	3,997,697	2.910			2	7	88	97
TOTAL	663,380	27,705,586	4.176	1		30	111	391	533
O.D.		219,455	.033			1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,820,943	633,648	892,618			1,076,867	621,260	922,625	469,067
2011			947,269	846,059	1,250,644			479,237	649,436	906,583	265,483
2012			1,190,826	1,215,945	699,762			615,575	1,282,411	764,006	323,273
2013	352,816		780,967	1,360,087	624,512	2,000		321,804	1,044,390	878,409	469,367
2014			299,385	443,413	966,030			143,944	217,806	1,504,200	422,919
TOTAL	352,816		5,039,390	4,499,152	4,433,566	2,000		2,637,427	3,815,303	4,975,823	1,950,109
O.D.			162,843					55,723			889

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			2,638,547	936,532	1,386,233			2,260,345	855,476	1,254,769	462,500
2011		9,692	1,415,891	1,199,508	1,905,727		19,822	967,425	785,701	1,170,076	257,253
2012	281	17,505	1,915,775	1,647,496	995,801	6,580	27,067	1,451,430	1,462,856	923,311	318,424
2013	575,636	18,525	1,954,906	1,693,535	899,634	8,858	22,220	1,239,475	1,071,998	979,002	459,041
2014	444	30,042	1,707,869	959,965	1,041,131	1,805	52,682	1,034,663	571,308	1,080,697	416,152
TOTAL	576,361	75,764	9,632,988	6,437,036	6,228,526	17,243	121,791	6,953,338	4,747,339	5,407,855	1,913,370
O.D.	39	1,522	217,923	3,784	6,749	596	1,472	101,226	1,927	1,907	876

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	17,700,263	22,835,123	1,914,246			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,172,411	-5,930,805	6,846			
TOTAL LOSSES	10,527,852	16,904,318	1,921,092			
EXPECTED LOSSES	13,725,332	16,717,176	2,089,647			
CREDIBILITY	.10	.30	.45			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.587	2.548	.290	4.425		
INDICATED (POST-TEST)	1.827	2.933	.334	5.094		
PRES. ON RATE LEVEL	1.862	2.268	.283	4.413		
DERIVED BY FORMULA	1.859	2.468	.306	4.633		
UNDERLYING PRES. RATE	2.069	2.520	.315	4.904		
PROPOSED	1.859	2.468	.306	4.633		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	4.437
IND. RATES				4.44	MINIMUM PREMIUM	
MAN. RATES	4.42	4.69	4.87	+ 4.44	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	2,661,597	27,030,097	1.015	2		38	89	484	613	
2011	2,816,207	26,624,115	.945	3		34	83	406	526	
2012	2,893,821	28,622,563	.989	1		37	74	470	582	
2013	3,088,467	46,226,959	1.496	1	1	28	112	501	643	
2014	3,267,244	24,533,628	.750			17	68	509	594	
TOTAL	14,727,336	153,037,362	1.039	7	1	154	426	2370	2958	
O.D.		106,723					1	2	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	229,202		7,507,912	2,835,464	3,463,752	84,688		3,272,423	2,305,440	4,525,530	2,805,686
2011	1,709,289		6,055,719	2,813,517	3,237,492	15,034		2,484,405	2,887,668	4,229,035	3,191,956
2012	431,538		7,146,949	2,627,593	4,563,962			3,781,553	2,002,175	5,062,826	3,005,967
2013	448,747	1,800,906	5,617,261	4,852,851	4,511,208		5,430,000	10,986,592	3,492,566	5,883,295	3,203,533
2014			3,046,519	2,360,754	5,468,494			1,356,727	2,338,823	6,834,364	3,127,947
TOTAL	2,818,776	1,800,906	29,374,360	15,490,179	21,244,908	99,722	5,430,000	21,881,700	13,026,672	26,535,050	15,335,089
O.D.				32,727	28,127				22,476	7,926	15,467

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	350,908		10,629,493	4,190,815	5,379,203	242,462		6,262,933	3,174,591	6,154,717	2,766,406
2011	1,406,046	59,519	8,753,368	3,993,248	5,006,657	17,456	102,526	4,969,501	3,500,454	5,460,160	3,093,005
2012	515,562	82,793	10,293,452	3,839,698	6,303,570	34,881	106,662	6,649,034	2,552,606	5,876,437	2,960,877
2013	733,793	302,803	10,611,769	6,526,866	6,073,471	31,790	805,832	7,392,088	4,020,372	6,364,148	3,133,055
2014	3,545	199,231	10,914,317	5,454,966	6,040,204	12,199	405,656	6,848,836	3,472,188	5,112,102	3,077,900
TOTAL	3,009,854	644,346	51,202,399	24,005,593	28,803,105	338,788	1,420,676	32,122,392	16,720,211	28,967,564	15,031,243
O.D.	5	310	25,898	41,205	36,501	41	258	12,304	20,680	11,482	15,106

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	88,777,271	98,606,341	15,046,349	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-35,405,228	-29,478,963	63,268	
TOTAL LOSSES	53,372,043	69,127,378	15,109,617	
EXPECTED LOSSES	68,334,838	83,651,269	18,556,442	
CREDIBILITY	.80	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.362	.469	.103	.934
INDICATED (POST-TEST)	.417	.540	.119	1.076
PRES. ON RATE LEVEL	.418	.511	.113	1.042
DERIVED BY FORMULA	.417	.540	.119	1.076
UNDERLYING PRES. RATE	.464	.568	.126	1.158
PROPOSED	.417	.540	.119	1.076

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.030
IND. RATES				1.03	MINIMUM PREMIUM	
MAN. RATES	1.05	1.11	1.15	+ 1.03	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	109,808	1,545,700	1.407			1	12	17	30
2011	121,532	1,077,044	.886				9	22	31
2012	127,999	2,151,029	1.680				9	6	16
2013	134,976	1,795,108	1.329		1	1	2	8	12
2014	141,949	700,398	.493				1	17	18
TOTAL	636,264	7,269,279	1.142			1	3	33	107
O.D.		581							

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			135,020	410,714	177,929			156,089	332,339	212,946	120,663
2011				258,340	249,116				300,857	175,757	92,974
2012			384,694	310,278	218,425			141,434	193,671	775,542	126,985
2013		721,989	447,784	36,402	86,500		70,000	102,472	129,397	85,324	115,240
2014				94,987	202,314				78,488	278,240	46,369
TOTAL		721,989	967,498	1,110,721	934,284		70,000	399,995	1,034,752	1,527,809	502,231
O.D.											581

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			195,644	607,034	276,322			327,631	457,632	289,608	118,974
2011		154	23,695	362,060	377,076		78	27,106	357,911	227,638	90,092
2012	90	5,270	600,717	424,598	309,314	1,509	5,983	340,986	254,843	884,165	125,080
2013	152	792,935	750,063	87,621	150,512	1,162	88,109	269,926	135,142	102,050	112,705
2014	42	4,823	292,966	195,579	210,316	311	8,091	184,811	125,621	201,472	45,627
TOTAL	284	803,182	1,863,085	1,676,892	1,323,540	2,982	102,261	1,150,460	1,331,149	1,704,933	492,478
O.D.											563

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,922,254	6,036,514	493,041	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,137,201	-1,656,819	2,443	
TOTAL LOSSES	2,785,053	4,379,695	495,484	
EXPECTED LOSSES	2,201,475	4,708,354	712,616	
CREDIBILITY	.10	.29	.44	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.438	.688	.078	1.204
INDICATED (POST-TEST)	.504	.792	.090	1.386
PRES. ON RATE LEVEL	.311	.666	.101	1.078
DERIVED BY FORMULA	.330	.703	.096	1.129
UNDERLYING PRES. RATE	.346	.740	.112	1.198
PROPOSED	.330	.703	.096	1.129

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.081
IND. RATES				1.08	MINIMUM PREMIUM	
MAN. RATES	1.09	1.16	1.19	+ 1.08	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	47,221	757,192	1.603			1	2	7	10
2011	44,447	766,768	1.725				3	10	13
2012	40,046	602,014	1.503				4	9	13
2013	44,645	896,168	2.007	1			8	16	25
2014	50,166	1,304,652	2.600				1	33	34
TOTAL	226,525	4,326,794	1.910	1		1	18	75	95
O.D.		1,562							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			219,576	105,739	32,308			253,857	57,452	62,309	25,951
2011				122,465	304,589				149,366	153,835	36,513
2012				34,118	169,071				36,033	289,091	73,701
2013	102,387			23,297	51,835	251,008			184,151	134,521	148,969
2014				75,716	582,810				43,290	487,217	115,619
TOTAL	102,387		219,576	361,335	1,140,613	251,008		253,857	470,292	1,126,973	400,753
O.D.											1,562

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			318,166	156,283	50,173			532,846	79,111	84,739	25,588
2011		145	16,205	174,761	458,970		70	14,347	178,663	197,821	35,381
2012		371	22,875	54,144	220,955		552	23,038	53,580	326,582	72,595
2013	166,942	327	27,283	34,375	62,558	480,939	2,387	118,680	182,572	148,451	145,692
2014	92	10,431	614,980	383,830	574,191	402	8,967	241,722	163,722	342,879	113,769
TOTAL	167,034	11,274	999,509	803,393	1,366,847	481,341	11,976	930,633	657,648	1,100,472	393,025
O.D.											1,539

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,601,767	3,928,360	394,564	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,148,752	-731,964	1,006	
TOTAL LOSSES	1,453,015	3,196,396	395,570	
EXPECTED LOSSES	2,195,027	2,068,174	299,013	
CREDIBILITY	.05	.15	.22	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.641	1.411	.175	2.227
INDICATED (POST-TEST)	.738	1.624	.201	2.563
PRES. ON RATE LEVEL	.872	.822	.118	1.812
DERIVED BY FORMULA	.865	.942	.136	1.943
UNDERLYING PRES. RATE	.969	.913	.132	2.014
PROPOSED	.865	.942	.136	1.943

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.860
IND. RATES				1.86	MINIMUM PREMIUM	
MAN. RATES	1.77	1.88	2.00	+ 1.86	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
2010	76,306	2,197,179	2.879			76,306			1	12	63	76
2011	77,567	4,745,293	6.117			77,567			7	21	64	92
2012	81,286	3,855,539	4.743			81,286			7	18	66	91
2013	84,842	4,024,495	4.743			84,842	1		5	12	85	103
2014	84,800	3,659,266	4.315			84,800			3	4	86	93
TOTAL	404,801	18,481,772	4.566			404,801	1		23	67	364	455
O.D.		79,113	.019								1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			228,549	354,146	464,480			62,308	204,458	653,241	229,997
2011			1,416,520	773,945	354,340			521,778	874,635	504,796	299,279
2012			1,239,563	399,750	342,285			639,841	316,298	631,559	286,243
2013	60,000		1,013,980	486,857	482,642	3,000		323,851	573,142	732,828	348,195
2014			523,432	283,146	942,852			184,077	137,208	1,384,100	204,451
TOTAL	60,000		4,422,044	2,297,844	2,586,599	3,000		1,731,855	2,105,741	3,906,524	1,368,165
O.D.					38,113					41,000	

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			331,168	523,428	721,333			130,784	281,540	888,409	226,777
2011		13,795	2,044,431	1,087,782	566,910		21,358	1,060,645	1,046,299	661,771	290,001
2012	290	13,820	1,775,153	567,870	508,516	6,835	19,981	1,267,154	399,326	743,207	281,949
2013	98,185	14,384	1,701,201	688,685	683,346	9,859	16,640	967,513	626,139	800,585	340,535
2014	598	32,249	1,741,469	828,419	1,021,941	1,722	52,257	974,267	493,511	992,534	201,180
TOTAL	99,073	74,248	7,593,422	3,696,184	3,502,046	18,416	110,236	4,400,363	2,846,815	4,086,506	1,340,442
O.D.	6	597	34,488	20,608	36,756	27	560	17,172	11,601	28,469	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,348,608	14,228,985	1,340,442			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,571,808	-3,516,040	4,932			
TOTAL LOSSES	7,776,800	10,712,945	1,345,374			
EXPECTED LOSSES	8,788,230	9,933,816	1,493,715			
CREDIBILITY	.07	.22	.33			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.921	2.646	.332	4.899		
INDICATED (POST-TEST)	2.211	3.046	.382	5.639		
PRES. ON RATE LEVEL	1.954	2.208	.332	4.494		
DERIVED BY FORMULA	1.972	2.392	.349	4.713		
UNDERLYING PRES. RATE	2.171	2.454	.369	4.994		
PROPOSED	1.972	2.392	.349	4.713		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	4.513
IND. RATES				4.51	MINIMUM PREMIUM	
MAN. RATES	4.55	4.83	4.96	+ 4.51	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
2010	83,352	3,394,615	4.072			83,352			3	17	20	40
2011	87,341	3,297,798	3.775			87,341	1		4	12	34	51
2012	88,919	3,431,154	3.858			88,919			3	16	34	53
2013	97,225	3,338,267	3.433			97,225			2	15	50	67
2014	98,307	2,136,901	2.173			98,307			2	9	36	47
TOTAL	455,144	15,598,735	3.427			455,144	1		14	69	174	258
O.D.		32,529	.007							1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			626,914	618,677	133,075			129,532	1,480,571	193,527	212,319
2011	797,183		623,033	368,009	297,118	120,159		267,457	365,190	290,367	169,282
2012			552,151	718,905	244,390			708,458	487,962	466,745	252,543
2013			693,528	639,620	419,638			95,622	468,104	761,423	260,332
2014			303,276	356,428	415,755			80,679	252,184	428,027	300,552
TOTAL	797,183		2,798,902	2,701,639	1,509,976	120,159		1,281,748	3,054,011	2,140,089	1,195,028
O.D.				16,532					14,428		1,569

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			908,399	886,785	206,665			271,888	1,862,821	263,197	209,347
2011	875,700	6,125	904,801	519,042	461,903	111,712	10,963	537,256	438,588	378,444	164,034
2012	114	8,119	831,074	959,224	359,622	5,980	19,072	1,152,929	576,483	560,624	248,755
2013	283	12,207	1,367,064	834,717	596,280	1,991	9,607	524,728	516,093	808,435	254,605
2014	363	20,022	1,113,465	583,972	497,012	922	31,046	519,244	280,488	331,168	295,743
TOTAL	876,460	46,473	5,124,803	3,783,740	2,121,482	120,605	70,688	3,006,045	3,674,473	2,341,868	1,172,484
O.D.		4	1,091	22,901	177			1,188	17,041	181	1,542

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,247,357	11,961,863	1,174,026			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,852,692	-2,880,426	4,179			
TOTAL LOSSES	6,394,665	9,081,437	1,178,205			
EXPECTED LOSSES	5,493,588	8,156,180	1,242,543			
CREDIBILITY	.08	.23	.35			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.405	1.995	.259	3.659		
INDICATED (POST-TEST)	1.617	2.296	.298	4.211		
PRES. ON RATE LEVEL	1.086	1.612	.246	2.944		
DERIVED BY FORMULA	1.128	1.769	.264	3.161		
UNDERLYING PRES. RATE	1.207	1.792	.273	3.272		
PROPOSED	1.128	1.769	.264	3.161		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	3.027
IND. RATES				3.03	MINIMUM PREMIUM	
MAN. RATES	2.87	3.04	3.25	+ 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	
2010	36,818	1,837,378	4.990			3	6	28	37	
2011	49,542	1,605,533	3.240			2	5	34	41	
2012	48,798	2,028,370	4.156			1	2	40	43	
2013	57,626	2,735,154	4.746	1			9	54	64	
2014	61,832	2,444,572	3.953				7	53	60	
TOTAL	254,616	10,651,007	4.183	1		6	29	209	245	
O.D.		183,531	.072				1		1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			446,814	407,199	301,125			76,752	126,795	338,171	140,522
2011			246,219	354,635	252,902			78,683	142,488	311,481	219,125
2012			142,998	178,677	792,258			69,503	59,134	582,348	203,452
2013	3,000			490,910	681,132	55,197			295,623	866,992	342,300
2014				244,503	737,348				154,538	987,269	320,914
TOTAL	3,000		836,031	1,675,924	2,764,765	55,197		224,938	778,578	3,086,261	1,226,313
O.D.				84,214					98,261		1,056

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			647,433	601,840	467,648			161,102	174,597	459,914	138,555
2011		2,511	374,991	497,205	388,351		3,321	163,955	173,732	399,710	212,332
2012	33	3,160	302,562	281,457	1,041,830	741	2,843	169,584	95,595	659,811	200,400
2013	4,962	5,675	467,098	662,861	836,595	106,580	5,464	283,082	362,611	898,116	334,769
2014	142	15,796	950,074	620,532	750,240	914	21,851	547,925	371,693	701,817	315,779
TOTAL	5,137	27,142	2,742,158	2,663,895	3,484,664	108,235	33,479	1,325,648	1,178,228	3,119,368	1,201,835
O.D.				124,468					135,305		1,036

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,241,799	10,705,928	1,202,871	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,428,190	-2,648,291	4,068	
TOTAL LOSSES	813,609	8,057,637	1,206,939	
EXPECTED LOSSES	6,698,947	7,587,557	1,120,310	
CREDIBILITY	.05	.16	.24	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.320	3.165	.474	3.959
INDICATED (POST-TEST)	.368	3.643	.546	4.557
PRES. ON RATE LEVEL	2.367	2.682	.396	5.445
DERIVED BY FORMULA	2.267	2.836	.432	5.535
UNDERLYING PRES. RATE	2.631	2.980	.440	6.051
PROPOSED	2.230	2.790	.425	5.445

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	5.214
IND. RATES				5.21	MINIMUM PREMIUM	
MAN. RATES	5.85	6.20	6.01	+ 5.21	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	477,952	16,201,979	3.389	2		28	42	210	282
2011	500,999	17,663,986	3.525	1		22	41	193	257
2012	514,642	13,749,216	2.671	1		17	45	201	264
2013	534,006	16,114,759	3.017	3		21	46	215	285
2014	557,692	16,099,200	2.886	2		9	42	253	306
TOTAL	2,585,291	79,829,140	3.088	9		97	216	1072	1394
O.D.		52,666	.002				2	1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	587,235		5,592,233	1,717,576	1,897,051	67,977		1,822,675	1,161,866	2,341,314	1,014,052
2011	676,252		4,283,475	1,931,206	1,441,566	687		5,138,620	1,248,337	1,847,264	1,096,579
2012	34,805		2,887,251	2,145,833	1,917,467	3,250		1,569,878	1,948,815	2,075,565	1,166,352
2013	591,582		3,883,468	2,323,083	1,910,327	270,455		1,827,472	1,741,229	2,322,202	1,244,941
2014	1,062,898		1,364,376	2,059,684	2,774,850	3,641		1,257,689	1,665,395	4,586,164	1,324,503
TOTAL	2,952,772		18,010,803	10,177,382	9,941,261	346,010		11,616,334	7,765,642	13,172,509	5,846,427
O.D.				13,669	116				27,335	607	10,939

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	899,056		8,103,146	2,538,578	2,946,122	194,618		3,825,794	1,599,887	3,184,181	999,855
2011	927,772	37,004	5,468,215	2,725,329	2,256,734	797	123,092	5,807,651	1,535,468	2,413,852	1,062,585
2012	42,127	39,081	4,495,567	2,965,372	2,677,818	26,210	58,703	3,404,898	2,289,588	2,454,221	1,148,857
2013	966,001	58,395	6,800,901	3,170,607	2,725,524	537,580	72,780	4,394,903	1,975,856	2,581,862	1,217,552
2014	1,320,772	111,722	6,337,819	3,519,605	3,162,469	11,614	325,544	5,067,816	2,305,567	3,173,978	1,303,311
TOTAL	4,155,728	246,202	31,205,648	14,919,491	13,768,667	770,819	580,119	22,501,062	9,706,366	13,808,094	5,732,160
O.D.		4	1,006	18,998	258		7	2,502	32,460	765	10,703

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	59,463,097	52,255,099	5,742,863			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-22,161,193	-15,707,324	23,739			
TOTAL LOSSES	37,301,904	36,547,775	5,766,602			
EXPECTED LOSSES	42,683,154	44,467,004	7,083,696			
CREDIBILITY	.25	.74	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.443	1.414	.223	3.080		
INDICATED (POST-TEST)	1.661	1.628	.257	3.546		
PRES. ON RATE LEVEL	1.486	1.548	.246	3.280		
DERIVED BY FORMULA	1.530	1.607	.257	3.394		
UNDERLYING PRES. RATE	1.651	1.720	.274	3.645		
PROPOSED	1.530	1.607	.257	3.394		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	3.250
IND. RATES				3.25	MINIMUM PREMIUM	
MAN. RATES	3.16	3.35	3.62	+ 3.25	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
2010	95,702	4,040,618	4.222			95,702			5	14	64	83
2011	109,947	5,094,003	4.633			109,947			11	14	42	67
2012	113,264	3,360,471	2.966			113,264			1	22	54	77
2013	115,979	3,228,012	2.783			115,979			4	13	57	74
2014	122,235	3,991,794	3.265			122,235	1			6	43	50
TOTAL	557,127	19,714,898	3.539			557,127	1		21	69	260	351
O.D.		14,106	.002									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			872,455	772,120	374,892			880,600	295,617	645,429	199,505
2011			2,053,629	473,139	259,451			1,494,444	236,337	366,387	210,616
2012			195,203	823,986	572,400			30,822	738,276	712,869	286,915
2013			737,289	480,688	445,597			280,118	381,061	639,743	263,516
2014	7,705			337,292	393,001	1,999,490			354,651	605,797	293,858
TOTAL	7,705		3,858,576	2,887,225	2,045,341	1,999,490		2,685,984	2,005,942	2,970,225	1,254,410
O.D.											14,106

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,228,969	1,141,194	582,207			1,782,660	407,064	877,789	196,712
2011		18,090	2,669,087	672,618	429,665		42,944	2,011,337	296,412	485,477	204,087
2012	46	6,281	488,634	1,107,928	777,202	329	7,291	261,765	844,297	827,781	282,611
2013	277	11,637	1,336,205	659,658	617,717	3,368	13,129	775,722	437,453	690,873	257,719
2014	8,005	12,003	745,855	518,533	433,004	1,087,730	27,677	562,189	383,309	457,945	289,156
TOTAL	8,328	48,011	6,468,750	4,099,931	2,839,795	1,091,427	91,041	5,393,673	2,368,535	3,339,865	1,230,285
O.D.											13,882

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,101,230	12,648,126	1,244,167			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,249,007	-3,149,096	4,990			
TOTAL LOSSES	6,852,223	9,499,030	1,249,157			
EXPECTED LOSSES	12,089,656	8,936,317	1,470,815			
CREDIBILITY	.09	.27	.40			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.230	1.705	.224	3.159		
INDICATED (POST-TEST)	1.416	1.962	.258	3.636		
PRES. ON RATE LEVEL	1.953	1.443	.237	3.633		
DERIVED BY FORMULA	1.905	1.583	.245	3.733		
UNDERLYING PRES. RATE	2.170	1.604	.264	4.038		
PROPOSED	1.855	1.542	.239	3.636		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	3.482
IND. RATES				3.48	MINIMUM PREMIUM	
MAN. RATES	3.90	4.14	4.01	+ 3.48	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	86,978	3,253,892	3.741	1		2	19	50	72
2011	97,884	5,775,131	5.899	1		10	15	63	89
2012	93,898	3,010,229	3.205			5	7	39	51
2013	87,236	3,969,627	4.550			5	13	47	65
2014	85,379	3,586,403	4.200	1		2	6	52	61
TOTAL	451,375	19,595,282	4.341	3		24	60	251	338
O.D.		833							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	1,865		366,348	902,803	231,267	80,267		181,750	712,401	548,321	228,870
2011	2,365		1,525,352	704,312	599,295	1,204		1,542,489	387,549	733,201	279,364
2012			897,806	228,410	437,968			513,091	99,707	481,234	352,013
2013			803,163	535,900	440,863			931,284	507,394	501,775	249,248
2014	209,578		300,061	192,125	743,347	500		763,240	132,893	1,057,736	186,923
TOTAL	213,808		3,892,730	2,563,550	2,452,740	81,971		3,931,854	1,839,944	3,322,267	1,296,418
O.D.											833

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	2,855		530,838	1,334,343	359,159	229,804		381,493	980,976	745,719	225,666
2011	3,244	14,652	2,160,274	995,976	935,715	1,398	57,033	2,676,463	484,253	959,758	270,704
2012	212	9,978	1,290,383	342,981	613,724	5,486	14,791	979,531	150,427	562,531	346,733
2013	309	12,608	1,451,116	725,945	621,661	9,118	31,131	1,937,369	587,061	599,925	243,765
2014	263,872	21,255	1,172,937	606,857	781,012	3,087	106,835	1,459,758	443,791	804,026	183,932
TOTAL	270,492	58,493	6,605,548	4,006,102	3,311,271	248,893	209,790	7,434,614	2,646,508	3,671,959	1,270,800
O.D.											821

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,827,830	13,635,840	1,271,621			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,037,787	-3,512,940	4,440			
TOTAL LOSSES	7,790,043	10,122,900	1,276,061			
EXPECTED LOSSES	13,450,974	9,844,488	1,430,858			
CREDIBILITY	.08	.23	.35			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.726	2.243	.283	4.252		
INDICATED (POST-TEST)	1.987	2.582	.326	4.895		
PRES. ON RATE LEVEL	2.681	1.963	.285	4.929		
DERIVED BY FORMULA	2.625	2.105	.299	5.029		
UNDERLYING PRES. RATE	2.980	2.181	.317	5.478		
PROPOSED	2.573	2.063	.293	4.929		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	4.720
IND. RATES				4.72	MINIMUM PREMIUM	
MAN. RATES	5.29	5.61	5.44	+ 4.72	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	23,914	1,301,693	5.443			3	2	14	19
2011	25,888	2,991,072	11.553		1	1	9	13	24
2012	26,178	1,298,200	4.959			3	3	15	21
2013	24,673	1,638,539	6.641		1		3	16	20
2014	26,400	400,347	1.516				4	7	11
TOTAL	127,053	7,629,851	6.005		2	7	21	65	95
O.D.		9,740	.007					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			531,408	160,944	37,351			303,120	96,619	110,295	61,956
2011		298,528	199,213	511,957	163,646		799,487	31,407	804,954	104,594	77,286
2012			413,008	150,367	261,999			138,015	89,229	167,178	78,404
2013		559,461		235,849	107,221		250,000		284,478	167,246	34,284
2014				133,830	56,414				118,945	49,595	41,563
TOTAL		857,989	1,143,629	1,192,947	626,631		1,049,487	472,542	1,394,225	598,908	293,493
O.D.					7,627						2,113

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			770,010	237,875	58,007			636,249	133,045	150,002	61,089
2011		255,391	327,085	713,327	255,097		792,282	165,994	952,620	144,942	74,890
2012	96	4,876	608,793	220,116	362,410	1,473	4,506	279,725	110,646	195,845	77,228
2013	34	622,174	274,311	290,552	152,864	627	307,448	223,631	278,197	190,675	33,530
2014	31	3,217	205,888	151,939	75,817	215	7,210	124,233	85,095	46,944	40,898
TOTAL	161	885,658	2,186,087	1,613,809	904,195	2,315	1,111,446	1,429,832	1,559,603	728,408	287,635
O.D.		9	707	444	9,921						2,047

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,616,215	4,816,380	289,682			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,092,407	-987,330	1,871			
TOTAL LOSSES	3,523,808	3,829,050	291,553			
EXPECTED LOSSES	4,022,497	2,786,273	573,009			
CREDIBILITY	.03	.10	.15			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.773	3.014	.229	6.016		
INDICATED (POST-TEST)	3.192	3.469	.264	6.925		
PRES. ON RATE LEVEL	2.849	1.973	.406	5.228		
DERIVED BY FORMULA	2.859	2.123	.385	5.367		
UNDERLYING PRES. RATE	3.166	2.193	.451	5.810		
PROPOSED	2.859	2.123	.385	5.367		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	5.139
IND. RATES				5.14	MINIMUM PREMIUM	
MAN. RATES	5.45	5.78	5.77	+ 5.14	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	6,649	363,907	5.473			6,649			1	2	5	8
2011	8,925	430,644	4.825			8,925			1	1		2
2012	8,657	353,691	4.085			8,657			1	3	5	9
2013	8,360	201,806	2.413			8,360				1	3	4
2014	8,601	971,741	11.298			8,601			1	2	3	6
TOTAL	41,192	2,321,789	5.637			41,192			4	9	16	29
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
2010			128,418	63,316	19,896			62,840	30,366	31,782	27,289
2011			327,829	30,268				59,651	4,089		8,807
2012			159,626	49,791	27,068			65,021	34,262	11,268	6,655
2013				44,111	33,287				43,935	44,266	36,207
2014			155,888	205,200	34,708			150,000	218,279	172,786	34,880
TOTAL			771,761	392,686	114,959			337,512	330,931	260,102	113,838
O.D.											1,669

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			186,078	93,581	30,899			131,901	41,814	43,224	26,907
2011		3,130	461,139	44,169	6,390		2,417	112,592	5,503	947	8,534
2012	38	1,748	226,662	69,947	43,308	697	1,996	126,550	40,316	16,040	6,555
2013	5	408	34,641	55,377	42,461	99	602	30,045	44,858	47,754	35,410
2014	168	7,869	435,807	223,338	86,367	901	35,559	486,495	195,503	156,757	34,322
TOTAL	211	13,155	1,344,327	486,412	209,425	1,697	40,574	887,583	327,994	264,722	111,728
O.D.											1,644

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,287,547	1,288,553	113,372			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-808,167	-303,227	373			
TOTAL LOSSES	1,479,380	985,326	113,745			
EXPECTED LOSSES	1,563,649	857,618	112,866			
CREDIBILITY	.02	.05	.07			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.591	2.392	.276	6.259		
INDICATED (POST-TEST)	4.133	2.753	.318	7.204		
PRES. ON RATE LEVEL	3.416	1.873	.247	5.536		
DERIVED BY FORMULA	3.430	1.917	.252	5.599		
UNDERLYING PRES. RATE	3.796	2.082	.274	6.152		
PROPOSED	3.430	1.917	.252	5.599		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	5.362
IND. RATES				5.36	MINIMUM PREMIUM	
MAN. RATES	5.88	6.24	6.11	+ 5.36	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	48,165	3,430,566	7.122	1		4	2	34	41
2011	55,295	2,470,783	4.468	1		6	6	26	39
2012	58,284	3,381,584	5.801			8	8	35	51
2013	53,690	4,388,041	8.172	1		5	6	32	44
2014	54,474	3,041,425	5.583			3	3	36	42
TOTAL	269,908	16,712,399	6.192	3		26	25	163	217
O.D.		548							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	586,227		747,428	93,237	544,129	321,151		520,615	20,005	346,400	251,374
2011	150,238		915,938	308,256	147,609			423,559	262,279	155,501	107,403
2012			1,304,004	386,348	162,041			930,675	157,897	214,776	225,843
2013	1,732		982,309	296,717	522,852			1,776,378	89,457	550,439	168,157
2014			504,971	215,919	695,564			123,886	170,665	1,130,285	200,135
TOTAL	738,197		4,454,650	1,300,477	2,072,195	321,151		3,775,113	700,303	2,397,401	952,912
O.D.											548

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	540,726		1,083,022	137,805	845,030	553,945		1,092,770	27,547	471,103	247,855
2011	206,116	8,847	1,307,100	435,759	242,032		17,223	820,746	316,833	207,704	104,074
2012	284	13,248	1,716,363	539,281	272,449	7,531	20,065	1,327,694	207,766	271,096	222,455
2013	3,116	11,396	1,343,365	465,545	699,705	10,595	33,343	2,162,461	230,034	637,914	164,458
2014	536	26,778	1,420,139	631,551	770,340	1,407	42,201	807,097	435,155	814,238	196,933
TOTAL	750,778	60,269	6,869,989	2,209,941	2,829,556	573,478	112,832	6,210,768	1,217,335	2,402,055	935,775
O.D.											540

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,578,114	8,658,887	936,315			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,183,535	-2,283,966	3,270			
TOTAL LOSSES	10,394,579	6,374,921	939,585			
EXPECTED LOSSES	8,062,152	6,442,704	1,012,156			
CREDIBILITY	.06	.16	.25			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.851	2.362	.348	6.561		
INDICATED (POST-TEST)	4.433	2.719	.401	7.553		
PRES. ON RATE LEVEL	2.688	2.148	.337	5.173		
DERIVED BY FORMULA	2.793	2.239	.353	5.385		
UNDERLYING PRES. RATE	2.987	2.387	.375	5.749		
PROPOSED	2.793	2.239	.353	5.385		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	5.157
IND. RATES				5.16	MINIMUM PREMIUM	
MAN. RATES	5.33	5.65	5.71	+ 5.16	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
2010	85,540	3,562,049	4.164			85,540			4	17	38	59
2011	95,564	4,708,544	4.927			95,564			7	28	38	73
2012	97,164	2,541,530	2.615			97,164				12	40	52
2013	103,665	3,921,156	3.782			103,665			2	18	44	64
2014	94,661	2,091,946	2.209			94,661				6	38	44
TOTAL	476,594	16,825,225	3.530			476,594			13	81	198	292
O.D.		25,184	.005								3	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,215,290	622,420	355,861			342,058	347,047	425,581	253,792
2011			1,077,670	1,141,941	309,453			504,750	1,004,255	371,749	298,726
2012				599,862	795,548				264,461	637,771	243,888
2013			279,787	483,831	1,074,343			153,030	629,770	1,007,645	292,750
2014				294,556	557,826				407,289	624,969	207,306
TOTAL			2,572,747	3,142,610	3,093,031			999,838	2,652,822	3,067,715	1,296,462
O.D.					9,426					9,326	6,432

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,760,956	919,935	552,651			717,979	477,883	578,789	250,239
2011		10,616	1,592,935	1,594,493	497,130		20,607	1,037,480	1,197,259	493,680	289,465
2012		3,726	200,623	825,319	1,052,705		2,661	93,266	320,735	726,587	240,230
2013	165	9,532	914,829	726,328	1,287,481	2,870	13,429	738,872	689,561	1,026,582	286,310
2014	127	13,859	845,566	568,869	585,107	1,038	30,860	616,000	420,180	476,808	203,989
TOTAL	292	37,733	5,314,909	4,634,944	3,975,074	3,908	67,557	3,203,597	3,105,618	3,302,446	1,270,233
O.D.		7	600	378	13,095		4	145	154	11,797	6,277

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,628,752	15,043,506	1,276,510			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,537,433	-3,605,289	5,077			
TOTAL LOSSES	5,091,319	11,438,217	1,281,587			
EXPECTED LOSSES	6,796,231	10,156,218	1,572,760			
CREDIBILITY	.08	.24	.36			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.068	2.400	.269	3.737		
INDICATED (POST-TEST)	1.229	2.762	.310	4.301		
PRES. ON RATE LEVEL	1.283	1.918	.297	3.498		
DERIVED BY FORMULA	1.279	2.121	.302	3.702		
UNDERLYING PRES. RATE	1.426	2.131	.330	3.887		
PROPOSED	1.279	2.121	.302	3.702		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	3.545
IND. RATES				3.55	MINIMUM PREMIUM	
MAN. RATES	3.47	3.68	3.86	+ 3.55	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	148,600	5,552,308	3.736		1	3	35	113	152
2011	91,263	6,223,494	6.819			4	28	86	118
2012	63,894	3,093,343	4.841			1	23	61	85
2013	75,643	4,056,844	5.363				28	64	92
2014	72,920	2,579,817	3.537				2	85	87
TOTAL	452,320	21,505,806	4.755		1	8	116	409	534
O.D.		11,938	.002					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		81,886	494,915	1,729,762	784,870		24,871	415,670	925,969	618,408	475,957
2011			1,036,244	1,298,398	647,648			1,502,824	742,570	573,795	422,015
2012			127,936	799,898	619,436			287,394	455,930	493,356	309,393
2013				1,155,254	874,169				951,656	692,805	382,960
2014				111,076	1,068,155				64,617	983,912	352,057
TOTAL		81,886	1,659,095	5,094,388	3,994,278		24,871	2,205,888	3,140,742	3,362,276	1,942,382
O.D.					5,130					1,168	5,640

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		151,817	717,132	2,556,588	1,218,905		39,495	872,491	1,275,059	841,034	469,294
2011		9,324	1,397,378	1,815,848	1,004,119		47,902	2,282,594	898,713	757,816	408,933
2012	30	5,586	397,867	1,077,816	834,883	3,068	11,634	651,877	533,281	580,196	304,752
2013	140	10,766	907,765	1,450,610	1,114,776	2,007	12,366	612,975	943,259	764,781	374,535
2014	160	18,676	1,095,069	678,324	1,047,899	781	16,845	468,288	317,006	690,045	346,424
TOTAL	330	196,169	4,515,211	7,579,186	5,220,582	5,856	128,242	4,888,225	3,967,318	3,633,872	1,903,938
O.D.					7,967					1,588	5,513

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,734,033	20,410,513	1,909,451			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,656,765	-6,023,879	6,545			
TOTAL LOSSES	3,077,268	14,386,634	1,915,996			
EXPECTED LOSSES	12,135,746	16,482,541	2,397,296			
CREDIBILITY	.08	.23	.35			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.680	3.181	.424	4.285		
INDICATED (POST-TEST)	.783	3.661	.488	4.932		
PRES. ON RATE LEVEL	2.414	3.279	.477	6.170		
DERIVED BY FORMULA	2.284	3.367	.481	6.132		
UNDERLYING PRES. RATE	2.683	3.644	.530	6.857		
PROPOSED	2.284	3.367	.481	6.132		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	5.872
IND. RATES				5.87	MINIMUM PREMIUM	
MAN. RATES	6.33	6.71	6.81	+ 5.87	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1									
2011	154	83,987	54,537				1			1
2012	271									
2013	3,553									
2014	604	7,762	1,285						1	1
TOTAL	4,583	91,749	2,002				1		1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011				58,609					25,378		
2014					2,211					5,551	
TOTAL				58,609	2,211				25,378	5,551	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011		12	3,867	81,192	627			2,088	29,974	318	
2014		37	2,002	1,196	2,133	4	78	2,325	1,571	3,855	
TOTAL		49	5,869	82,388	2,760	4	78	4,413	31,545	4,173	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,413	120,866		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-86,073	-38,046	90	
TOTAL LOSSES		82,820	90	
EXPECTED LOSSES	165,950	107,517	25,114	
CREDIBILITY	.00	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.807	.002	1.809
INDICATED (POST-TEST)	.000	2.080	.002	2.082
PRES. ON RATE LEVEL	3.258	2.111	.493	5.862
DERIVED BY FORMULA	3.258	2.111	.483	5.852
UNDERLYING PRES. RATE	3.621	2.346	.548	6.515
PROPOSED	3.258	2.111	.483	5.852

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	5.604
IND. RATES				5.60	MINIMUM PREMIUM	
MAN. RATES	6.31	6.69	6.47	+ 5.60	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1,106	20,940	1.893						1	1
2011	2,492	73,191	2.937					2	3	5
2012	1,346	9,348	.694						2	2
2013	1,746	308,624	17.676					4	5	9
2014	4,690	186,005	3.965						5	5
TOTAL	11,380	598,108	5.256						6	16

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					4,040					14,518	2,382
2011				38,647	3,584				13,174	6,392	11,394
2012					2,695					3,812	2,841
2013				228,925	21,060				32,687	7,486	18,466
2014					128,359					48,779	8,867
TOTAL				267,572	159,738					45,861	43,950

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					6,274					19,744	2,349
2011		6	2,646	53,597	5,799		2	1,170	15,653	8,308	11,041
2012		2	250	155	3,506		3	197	188	4,289	2,798
2013	23	1,593	139,905	264,636	42,601	63	379	18,737	30,652	9,736	18,060
2014	19	2,010	116,148	69,404	123,795	35	653	20,436	13,804	33,873	8,725
TOTAL	42	3,611	258,949	387,792	181,975	98	1,037	40,540	60,297	75,950	42,973

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	304,277	706,014	42,973	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-43,034	-61,938	93	
TOTAL LOSSES	261,243	644,076	43,066	
EXPECTED LOSSES	87,512	187,087	18,778	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.296	5.660	.378	8.334
INDICATED (POST-TEST)	2.643	6.515	.435	9.593
PRES. ON RATE LEVEL	.692	1.479	.149	2.320
DERIVED BY FORMULA	.712	1.580	.158	2.450
UNDERLYING PRES. RATE	.769	1.644	.165	2.578
PROPOSED	.712	1.580	.158	2.450

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	TOTAL
IND. RATES				2.35	MINIMUM PREMIUM	
MAN. RATES	2.24	2.38	2.56	+ 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
2010	63,225	8,585,711	13.579		1	2	29	54	86
2011	60,423	2,444,761	4.046			3	13	70	86
2012	48,932	1,623,906	3.318			1	8	22	31
2013	51,387	3,340,967	6.501			2	14	28	44
2014	56,297	1,120,603	1.990				2	36	38
TOTAL	280,264	17,115,948	6.107		1	8	66	210	285
O.D.		42,540	.015				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		292,523	273,492	991,317	689,645		4,774,052	153,239	625,449	590,787	195,207
2011			403,272	494,051	442,692			271,590	267,623	386,572	178,961
2012			118,000	297,423	225,233			176,112	472,319	205,620	129,199
2013			301,108	599,386	449,516			376,783	1,025,184	401,489	187,501
2014				48,580	432,799				39,954	458,357	140,913
TOTAL		292,523	1,095,872	2,430,757	2,239,885		4,774,052	977,724	2,430,529	2,042,825	831,781
O.D.				16,300					21,666		4,574

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		54,922	372,387	1,413,538	1,064,710		767,757	305,711	823,025	791,836	192,474
2011		4,122	609,214	694,596	677,913		11,159	538,287	324,797	499,822	173,413
2012	28	2,727	241,723	402,091	306,737	1,882	8,568	438,763	533,330	253,045	127,261
2013	164	8,280	844,507	754,169	596,247	5,061	21,046	1,196,620	908,551	490,708	183,376
2014	65	7,627	447,839	278,077	425,168	374	8,385	226,724	153,564	322,502	138,658
TOTAL	257	77,678	2,515,670	3,542,471	3,070,775	7,317	816,915	2,706,105	2,743,267	2,357,913	815,182
O.D.		4	1,076	22,580	174			1,783	25,590	272	4,469

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,126,805	11,763,042	819,651	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,557,126	-2,376,362	2,673	
TOTAL LOSSES	4,569,679	9,386,680	822,324	
EXPECTED LOSSES	2,945,574	6,650,665	846,398	
CREDIBILITY	.06	.17	.25	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.630	3.349	.293	5.272
INDICATED (POST-TEST)	1.876	3.855	.337	6.068
PRES. ON RATE LEVEL	.946	2.135	.272	3.353
DERIVED BY FORMULA	1.002	2.427	.288	3.717
UNDERLYING PRES. RATE	1.051	2.373	.302	3.726
PROPOSED	1.002	2.427	.288	3.717

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	3.559
IND. RATES				3.56	MINIMUM PREMIUM	
MAN. RATES	3.57	3.79	3.70	+ 3.56	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	327,189	14,408,164	4.403	1		28	46	171	246
2011	334,460	13,567,729	4.056			27	32	151	210
2012	349,688	14,082,398	4.027			20	53	168	241
2013	359,330	12,987,683	3.614			13	60	182	255
2014	377,472	9,813,057	2.599			6	41	172	219
TOTAL	1,748,139	64,859,031	3.710	1		94	232	844	1171
O.D.		300,071	.017				1	3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	2,000		4,575,163	1,413,384	1,862,710			2,666,830	1,298,315	1,667,522	922,240
2011			4,981,101	1,592,438	1,861,239			1,814,060	789,037	1,717,264	812,590
2012			3,628,078	2,642,657	1,711,770			1,818,179	1,699,547	1,827,736	754,431
2013			1,925,323	2,868,145	2,202,611			958,179	1,838,413	2,270,957	924,055
2014			1,120,144	1,786,113	2,352,328			327,177	1,129,806	2,225,027	872,462
TOTAL	2,000		16,229,809	10,302,737	9,990,658			7,584,425	6,755,118	9,708,506	4,285,778
O.D.				53,735	113,898				121	114,247	18,070

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	3,062		6,458,091	2,088,978	2,892,787			5,060,329	1,787,778	2,267,833	909,329
2011		48,515	7,131,019	2,271,253	2,905,797		74,247	3,501,722	977,492	2,224,434	787,400
2012	849	47,959	5,573,106	3,615,839	2,455,707	19,419	63,091	3,786,099	2,013,184	2,175,567	743,115
2013	905	44,839	4,709,068	3,720,683	2,956,802	12,488	51,120	2,954,384	1,993,834	2,482,185	903,726
2014	1,525	94,834	5,394,923	3,024,660	2,698,562	4,230	138,438	2,403,761	1,339,911	1,694,045	858,503
TOTAL	6,341	236,147	29,266,207	14,721,413	13,909,655	36,137	326,896	17,706,295	8,112,199	10,844,064	4,202,073
O.D.		48	6,441	76,107	173,143		1	78	193	155,211	17,770

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	47,584,591	47,991,985	4,219,843			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-19,290,658	-13,855,817	17,162			
TOTAL LOSSES	28,293,933	34,136,168	4,237,005			
EXPECTED LOSSES	37,147,954	39,228,239	5,122,048			
CREDIBILITY	.19	.57	.86			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.619	1.953	.242	3.814		
INDICATED (POST-TEST)	1.863	2.248	.279	4.390		
PRES. ON RATE LEVEL	1.912	2.019	.264	4.195		
DERIVED BY FORMULA	1.903	2.150	.277	4.330		
UNDERLYING PRES. RATE	2.125	2.244	.293	4.662		
PROPOSED	1.903	2.150	.277	4.330		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	4.146
IND. RATES				4.15	MINIMUM PREMIUM	
MAN. RATES	4.51	4.78	4.63	+ 4.15	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	2,571	3,258	.126							
2011	6,044	4,648	.076						1	1
2012	5,246	59,834	1.140						2	3
2013	4,418	928,696	21.020						2	2
2014	4,516	67,980	1.505						4	4
TOTAL	22,795	1,064,416	4.670						3	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											3,258
2011					345					620	3,683
2012				5,265	13,590				628	15,908	24,443
2013				126,822					790,519		11,355
2014					40,807					8,930	18,243
TOTAL				132,087	54,742				791,147	25,458	60,982

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											3,212
2011			9	6	518			8	9	790	3,569
2012		39	2,374	7,627	17,835		20	956	1,463	17,924	24,076
2013	9	573	50,759	98,779	6,772	943	5,831	281,590	475,795	34,296	11,105
2014	4	642	36,924	22,061	39,353	7	118	3,742	2,526	6,198	17,951
TOTAL	13	1,254	90,066	128,473	64,478	950	5,969	286,296	479,793	59,208	59,913

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	384,548	731,952	59,913	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-223,531	-146,034	155	
TOTAL LOSSES	161,017	585,918	60,068	
EXPECTED LOSSES	436,752	412,590	48,098	
CREDIBILITY	.01	.03	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.706	2.570	.264	3.540
INDICATED (POST-TEST)	.813	2.958	.304	4.075
PRES. ON RATE LEVEL	1.724	1.629	.190	3.543
DERIVED BY FORMULA	1.715	1.669	.196	3.580
UNDERLYING PRES. RATE	1.916	1.810	.211	3.937
PROPOSED	1.715	1.669	.196	3.580

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	3.428
IND. RATES				3.43	MINIMUM PREMIUM	
MAN. RATES	3.55	3.77	3.91	+ 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
2010	18,523	805,082	4.346			1	4	23	28
2011	20,424	1,052,021	5.150				4	22	26
2012	21,787	1,272,553	5.840			1	12	18	31
2013	22,568	964,136	4.272				8	21	29
2014	24,690	1,399,655	5.668				12	19	31
TOTAL	107,992	5,493,447	5.087			2	40	103	145
O.D.		729							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			200,000	71,236	68,480			250,000	34,982	118,544	61,840
2011				195,825	146,254				168,413	448,518	93,011
2012			149,760	349,082	74,097			194,280	307,043	100,699	97,592
2013				373,183	141,290				182,648	203,774	63,241
2014				386,071	120,472				636,842	164,274	91,996
TOTAL			349,760	1,375,397	550,593			444,280	1,329,928	1,035,809	407,680
O.D.											729

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			289,800	105,286	106,348			524,750	48,170	161,222	60,974
2011		94	16,823	273,732	221,845		198	19,849	205,462	573,406	90,128
2012	36	3,052	281,160	461,126	112,975	2,075	7,638	428,505	347,850	130,116	96,128
2013	43	2,978	256,156	447,429	194,780	417	2,546	127,716	188,603	218,534	61,850
2014	84	8,622	555,687	415,443	177,970	1,071	37,239	622,704	426,967	181,031	90,524
TOTAL	163	14,746	1,399,626	1,703,016	813,918	3,563	47,621	1,723,524	1,217,052	1,264,309	399,604
O.D.											719

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,189,243	4,998,295	400,323			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,154,873	-941,328	1,189			
TOTAL LOSSES	2,034,370	4,056,967	401,512			
EXPECTED LOSSES	2,239,754	2,680,362	342,335			
CREDIBILITY	.03	.09	.13			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.884	3.757	.372	6.013		
INDICATED (POST-TEST)	2.168	4.324	.428	6.920		
PRES. ON RATE LEVEL	1.866	2.234	.285	4.385		
DERIVED BY FORMULA	1.875	2.422	.304	4.601		
UNDERLYING PRES. RATE	2.074	2.482	.317	4.873		
PROPOSED	1.875	2.422	.304	4.601		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	4.406
IND. RATES				4.41	MINIMUM PREMIUM	
MAN. RATES	4.44	4.71	4.84	+ 4.41	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	14,478	475,049	3.281			1	3	6	10
2011	21,623	1,285,104	5.943				4	22	26
2012	29,987	322,948	1.076				3	13	16
2013	32,596	934,841	2.867				12	11	23
2014	41,997	401,073	.955					29	29
TOTAL	140,681	3,419,015	2.430			1	22	81	104
O.D.		685							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			169,703	65,729	92,275			7,568	24,608	56,437	58,729
2011				234,335	447,056				176,093	276,526	151,094
2012				85,274	58,015				88,791	59,597	31,271
2013				526,960	49,856				283,735	26,479	47,811
2014					227,223					97,778	76,072
TOTAL			169,703	912,298	874,425			7,568	573,227	516,817	364,977
O.D.											685

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			245,900	97,147	143,303			15,885	33,885	76,753	57,907
2011		226	27,391	332,130	674,224		127	18,192	212,020	354,432	146,410
2012		452	23,418	114,124	78,006		747	23,419	100,136	70,007	30,802
2013	52	3,687	322,394	609,375	99,668	517	3,232	157,163	261,998	45,511	46,759
2014	28	3,549	205,605	122,856	219,136	72	1,288	40,958	27,666	67,898	74,855
TOTAL	80	7,914	824,708	1,275,632	1,214,337	589	5,394	255,617	635,705	614,601	356,733
O.D.											672

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,094,302	3,740,275	357,405			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-840,001	-751,552	1,503			
TOTAL LOSSES	254,301	2,988,723	358,908			
EXPECTED LOSSES	1,690,986	2,210,098	362,956			
CREDIBILITY	.04	.11	.16			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.181	2.124	.255	2.560		
INDICATED (POST-TEST)	.208	2.445	.294	2.947		
PRES. ON RATE LEVEL	1.082	1.414	.231	2.727		
DERIVED BY FORMULA	1.047	1.527	.241	2.815		
UNDERLYING PRES. RATE	1.202	1.571	.258	3.031		
PROPOSED	1.047	1.527	.241	2.815		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.695
IND. RATES				2.70	MINIMUM PREMIUM	
MAN. RATES	2.75	2.92	3.01	+ 2.70	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	142,884	2,551,726	1.785			3	1	25	29
2011	152,806	889,516	.582				8	17	25
2012	158,890	1,348,863	.848			2	5	26	33
2013	164,747	1,833,276	1.112			1	9	32	42
2014	173,567	987,866	.569			1	2	22	25
TOTAL	792,894	7,611,247	.960			7	25	122	154
O.D.		1,671							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			756,468	10,215	250,625			1,321,763	5,539	146,397	60,719
2011				308,287	132,050				134,266	202,074	112,839
2012			287,117	124,754	191,578			62,735	278,123	244,342	160,214
2013			142,379	367,338	314,744			81,728	453,464	325,968	147,655
2014			175,000	105,566	239,288			90,000	54,737	222,938	100,337
TOTAL			1,360,964	916,160	1,128,285			1,556,226	926,129	1,141,719	581,764
O.D.											1,671

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			621,832	15,098	389,221			856,203	7,627	199,102	59,869
2011		114	23,863	429,292	201,714		87	13,751	161,532	259,075	109,341
2012	67	3,492	428,382	179,837	264,829	669	4,067	190,252	318,653	286,344	157,811
2013	84	4,885	479,257	475,217	408,767	1,658	8,016	431,176	455,164	365,294	144,407
2014	195	9,795	526,127	245,800	270,175	511	18,749	275,549	105,504	168,866	98,732
TOTAL	346	18,286	2,079,461	1,345,244	1,534,706	2,838	30,919	1,766,931	1,048,480	1,278,681	570,160
O.D.											1,644

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,898,781	5,207,111	571,804			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,503,521	-1,543,571	2,387			
TOTAL LOSSES	2,395,260	3,663,540	574,191			
EXPECTED LOSSES	2,901,991	4,376,775	705,676			
CREDIBILITY	.11	.34	.51			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.302	.462	.072	.836		
INDICATED (POST-TEST)	.348	.532	.083	.963		
PRES. ON RATE LEVEL	.329	.497	.080	.906		
DERIVED BY FORMULA	.331	.509	.082	.922		
UNDERLYING PRES. RATE	.366	.552	.089	1.007		
PROPOSED	.331	.509	.082	.922		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	.882
IND. RATES				.88	MINIMUM PREMIUM	
MAN. RATES	.98	1.04	1.00	+ .88	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	117,526	2,252,684	1.916			1	14	39	54
2011	124,080	3,134,562	2.526			5	14	32	51
2012	129,206	2,289,854	1.772			4	8	48	60
2013	147,451	7,617,843	5.166			6	8	49	63
2014	157,447	2,307,968	1.465			2	7	46	55
TOTAL	675,710	17,602,911	2.605			18	51	214	283
O.D.		1,265							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			118,437	605,205	555,299			16,606	370,897	329,184	257,056
2011			808,971	470,327	195,537			576,248	362,241	445,059	276,179
2012			738,631	302,929	219,526			264,852	174,056	370,537	219,323
2013			1,049,623	285,897	513,917			4,830,037	197,978	479,074	261,317
2014			381,978	246,455	450,974			151,810	121,873	713,405	241,473
TOTAL			3,097,640	1,910,813	1,935,253			5,839,553	1,227,045	2,337,259	1,255,348
O.D.											1,265

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			171,615	894,494	862,377			34,856	510,727	447,691	253,457
2011		7,881	1,169,254	660,353	313,803		23,542	1,120,175	440,851	580,070	267,617
2012	174	8,537	1,072,915	423,337	325,195	2,828	8,699	539,987	217,848	431,887	216,033
2013	307	12,065	1,439,347	456,724	694,858	8,512	27,546	1,762,412	301,832	556,393	255,568
2014	409	20,527	1,102,399	512,497	523,492	1,135	37,785	631,784	291,070	522,195	237,609
TOTAL	890	49,010	4,955,530	2,947,405	2,719,725	12,475	97,572	4,089,214	1,762,328	2,538,236	1,230,284
O.D.											1,246

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,204,691	9,967,694	1,231,530			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,081,076	-2,581,695	4,947			
TOTAL LOSSES	5,123,615	7,385,999	1,236,477			
EXPECTED LOSSES	7,905,807	7,358,481	1,405,476			
CREDIBILITY	.10	.30	.46			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.758	1.093	.183	2.034		
INDICATED (POST-TEST)	.872	1.258	.211	2.341		
PRES. ON RATE LEVEL	1.053	.980	.187	2.220		
DERIVED BY FORMULA	1.035	1.063	.198	2.296		
UNDERLYING PRES. RATE	1.170	1.089	.208	2.467		
PROPOSED	1.035	1.063	.198	2.296		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.198
IND. RATES				2.20	MINIMUM PREMIUM	
MAN. RATES	2.39	2.53	2.45	+ 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
2010	90,783	1,180,509	1.300			1	7	18	26
2011	95,160	1,908,481	2.005			3	5	21	29
2012	91,879	1,622,172	1.765			1	6	23	30
2013	106,518	1,776,440	1.667			4	5	17	26
2014	105,263	654,399	.621				1	21	22
TOTAL	489,603	7,142,001	1.459			9	24	100	133
O.D.		1,898							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			128,527	309,455	330,996			37,410	58,202	172,964	142,955
2011			400,243	224,067	300,842			389,298	244,929	214,905	134,197
2012			278,485	339,271	75,123			455,939	162,124	174,485	136,745
2013			708,629	268,205	207,042			191,905	94,091	144,790	161,778
2014				15,918	163,138				23,930	307,002	144,411
TOTAL			1,515,884	1,156,916	1,077,141			1,074,552	583,276	1,014,146	720,086
O.D.											1,898

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			186,236	457,376	514,036			78,524	80,145	235,232	140,954
2011		3,979	583,369	318,183	461,834		15,873	755,641	296,824	282,641	130,037
2012	48	3,530	354,041	449,744	116,340	3,597	10,329	657,856	197,690	213,274	134,694
2013	240	9,129	1,112,410	379,498	319,283	1,873	6,402	399,444	115,844	164,883	158,219
2014	20	2,809	166,032	102,657	159,875	250	5,451	149,400	101,159	215,694	142,100
TOTAL	308	19,447	2,402,088	1,707,458	1,571,368	5,720	38,055	2,040,865	791,662	1,111,724	706,004
O.D.											1,866

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,506,483	5,182,212	707,870			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,056,374	-1,298,248	2,877			
TOTAL LOSSES	2,450,109	3,883,964	710,747			
EXPECTED LOSSES	3,951,096	3,672,024	856,805			
CREDIBILITY	.08	.24	.37			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.500	.793	.145	1.438		
INDICATED (POST-TEST)	.576	.913	.167	1.656		
PRES. ON RATE LEVEL	.726	.675	.157	1.558		
DERIVED BY FORMULA	.714	.732	.161	1.607		
UNDERLYING PRES. RATE	.807	.750	.175	1.732		
PROPOSED	.714	.732	.161	1.607		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.539
IND. RATES				1.54	MINIMUM PREMIUM	
MAN. RATES	1.67	1.77	1.72	+ 1.54	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	141,071	1,826,219	1.294			4	8	12	24
2011	144,788	520,345	.359				1	9	10
2012	148,174	509,031	.343				3	8	11
2013	152,814	635,612	.415				3	13	16
2014	156,858	373,853	.238				3	14	17
TOTAL	743,705	3,865,060	.520			4	18	56	78
O.D.		319							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			899,136	213,494	73,459			235,212	193,456	89,546	121,916
2011				6,597	159,566				6,457	190,980	156,745
2012				189,581	26,478				32,168	55,334	205,470
2013				167,500	72,521				135,581	133,032	126,978
2014				11,900	136,259				29,163	120,752	75,779
TOTAL			899,136	589,072	468,283			235,212	396,825	589,644	686,888
O.D.											319

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,302,848	315,543	114,081			493,711	266,389	121,785	120,209
2011		66	4,692	11,817	239,825		90	3,086	10,418	243,339	151,886
2012		885	42,585	247,739	40,080		304	10,204	37,923	63,342	202,388
2013	16	1,375	117,368	202,187	98,097	308	1,843	92,214	138,047	143,743	124,184
2014	19	2,333	137,061	84,473	133,312	129	3,227	75,935	51,596	86,919	74,567
TOTAL	35	4,659	1,604,554	861,759	625,395	437	5,464	675,150	504,373	659,128	673,234
O.D.											309

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,290,299	2,650,655	673,543			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,075,897	-768,635	2,582			
TOTAL LOSSES	1,214,402	1,882,020	676,125			
EXPECTED LOSSES	2,067,500	2,171,618	780,891			
CREDIBILITY	.11	.32	.49			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.163	.253	.091	.507		
INDICATED (POST-TEST)	.188	.291	.105	.584		
PRES. ON RATE LEVEL	.250	.263	.094	.607		
DERIVED BY FORMULA	.243	.272	.099	.614		
UNDERLYING PRES. RATE	.278	.292	.105	.675		
PROPOSED	.240	.269	.098	.607		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	.581
IND. RATES				.58	MINIMUM PREMIUM	
MAN. RATES	.65	.69	.67	+ .58	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	24,662	484,713	1,965			1	2	14	17
2011	25,786	309,817	1,201				2	10	12
2012	26,669	608,339	2,281				4	7	11
2013	27,097	1,494,877	5,516			4	3	14	21
2014	28,004	1,222,373	4,364			1	4	18	23
TOTAL	132,218	4,120,119	3,116			6	15	63	84
O.D.		517							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			129,931	10,548	59,272			67,771	14,533	45,600	157,058
2011				80,681	66,644				37,054	68,440	56,998
2012				193,630	59,026				158,285	154,871	42,527
2013			643,065	136,654	163,065			244,531	103,509	167,445	36,608
2014			136,666	272,462	259,617			20,417	115,886	367,085	50,240
TOTAL			909,662	693,975	607,624			332,719	429,267	803,441	343,431
O.D.											517

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			188,270	15,590	92,049			142,251	20,012	62,018	154,859
2011		42	7,100	112,887	100,999		29	3,965	44,765	87,642	55,231
2012		937	46,450	254,893	82,545		1,391	44,218	180,887	179,539	41,889
2013	209	7,482	940,314	218,743	252,305	2,347	7,926	497,702	130,813	191,739	35,803
2014	196	12,101	696,555	403,712	311,569	490	14,226	285,057	175,308	268,980	49,436
TOTAL	405	20,562	1,878,689	1,005,825	839,467	2,837	23,572	973,193	551,785	789,918	337,218
O.D.											509

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,899,258	3,186,995	337,727	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-997,683	-831,497	1,289	
TOTAL LOSSES	1,901,575	2,355,498	339,016	
EXPECTED LOSSES	1,919,805	2,350,836	388,721	
CREDIBILITY	.03	.10	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.438	1.782	.256	3.476
INDICATED (POST-TEST)	1.655	2.051	.295	4.001
PRES. ON RATE LEVEL	1.306	1.600	.265	3.171
DERIVED BY FORMULA	1.316	1.645	.270	3.231
UNDERLYING PRES. RATE	1.452	1.778	.294	3.524
PROPOSED	1.316	1.645	.270	3.231

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	3.094
IND. RATES				3.09	MINIMUM PREMIUM	
MAN. RATES	2.62	2.78	3.50	+ 3.09	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	937,144	2,351,748	.250			3	13	22	38	
2011	981,777	1,610,784	.164			1	13	30	44	
2012	996,941	1,828,370	.183			1	10	34	45	
2013	1,063,595	1,894,049	.178				16	21	37	
2014	1,099,862	1,824,935	.165				6	50	56	
TOTAL	5,079,319	9,509,886	.187			5	58	157	220	
O.D.		33,338					1	2	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			466,066	504,015	88,338			439,448	445,188	211,542	197,151
2011			175,466	449,092	202,915			69,007	275,296	287,854	151,154
2012			139,839	411,677	318,954			238,071	230,892	271,055	217,882
2013				683,099	292,985				294,157	408,154	215,654
2014				95,640	914,251				98,046	481,568	235,430
TOTAL			781,371	2,143,523	1,817,443			746,526	1,343,579	1,660,173	1,017,271
O.D.				3,816	11,548				3,257	2,607	12,110

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			673,403	744,933	137,186			917,738	613,022	287,697	194,391
2011		1,838	280,794	626,731	312,939		2,922	156,362	330,137	371,141	146,468
2012	32	3,569	303,803	556,429	432,941	2,543	8,356	499,284	274,296	320,866	214,614
2013	76	5,577	477,927	824,177	396,795	714	4,302	217,054	312,293	433,004	210,910
2014	142	15,947	937,931	581,110	897,019	484	11,904	286,975	194,842	344,708	231,663
TOTAL	250	26,931	2,673,858	3,333,380	2,176,880	3,741	27,484	2,077,413	1,724,590	1,757,416	998,046
O.D.	1	110	6,388	9,473	12,822	2	33	1,093	5,223	1,810	11,827

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,817,304	9,021,594	1,009,873			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,899,163	-2,780,487	4,270			
TOTAL LOSSES	2,918,141	6,241,107	1,014,143			
EXPECTED LOSSES	3,657,110	7,872,944	1,269,830			
CREDIBILITY	.39	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.057	.123	.020	.200		
INDICATED (POST-TEST)	.066	.142	.023	.231		
PRES. ON RATE LEVEL	.065	.139	.023	.227		
DERIVED BY FORMULA	.065	.142	.023	.230		
UNDERLYING PRES. RATE	.072	.155	.025	.252		
PROPOSED	.065	.142	.023	.230		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	.220
IND. RATES				.22	MINIMUM PREMIUM	
MAN. RATES	.22	.23	.25	+ .22	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	107,023	333,514	.311				1	11	12
2011	104,759	209,763	.200					8	8
2012	106,176	569,630	.536				3	15	18
2013	109,137	608,311	.557			1		6	7
2014	114,023	106,648	.093					9	9
TOTAL	541,118	1,827,866	.338			1	4	49	54
O.D.		98							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				3,750	156,691				14,766	79,553	78,754
2011					24,398					133,581	51,784
2012				189,322	75,760				52,624	199,295	52,629
2013			260,000		26,696			125,000		124,674	71,941
2014					19,169					35,059	52,420
TOTAL			260,000	193,072	302,714			125,000	67,390	572,162	307,528
O.D.											98

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				5,543	243,340				20,333	108,192	77,651
2011		12	649	409	36,657		60	1,790	1,949	170,148	50,179
2012		936	47,093	250,272	104,184		595	22,256	67,353	226,055	51,840
2013	78	2,507	337,448	19,453	51,712	1,126	3,560	231,374	22,710	134,134	70,358
2014	1	292	17,350	10,362	18,491	26	466	14,685	9,916	24,345	51,581
TOTAL	79	3,747	402,540	286,039	454,384	1,152	4,681	270,105	122,261	662,874	301,609
O.D.											97

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	682,304	1,525,558	301,706			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-369,750	-391,082	1,212			
TOTAL LOSSES	312,554	1,134,476	302,918			
EXPECTED LOSSES	708,864	1,103,880	367,961			
CREDIBILITY	.09	.26	.39			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.058	.210	.056	.324		
INDICATED (POST-TEST)	.067	.242	.064	.373		
PRES. ON RATE LEVEL	.118	.184	.061	.363		
DERIVED BY FORMULA	.113	.199	.062	.374		
UNDERLYING PRES. RATE	.131	.204	.068	.403		
PROPOSED	.113	.198	.062	.373		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	.357
IND. RATES				.36	MINIMUM PREMIUM	
MAN. RATES	.37	.39	.40	+ .36	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	847,935	7,847,931	.925			6	25	186	217
2011	862,127	8,351,334	.968			2	34	155	191
2012	875,289	6,410,791	.732			2	20	153	175
2013	898,609	6,387,697	.710			4	23	165	192
2014	942,694	6,338,762	.672			1	13	179	193
TOTAL	4,426,654	35,336,515	.798			15	115	838	968
O.D.		61,803	.001					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			782,815	1,302,937	1,469,795			284,616	1,092,190	1,765,730	1,149,848
2011			431,004	1,598,187	1,483,481			484,309	1,563,286	1,838,508	952,559
2012			324,450	890,122	1,383,882			381,328	562,119	1,925,732	943,158
2013			595,905	784,496	1,218,349			422,586	562,562	1,770,315	1,033,484
2014			150,874	682,185	1,739,992			75,000	585,237	2,100,703	1,004,771
TOTAL			2,285,048	5,257,927	7,295,499			1,647,839	4,365,394	9,400,988	5,083,820
O.D.					18,918					32,907	9,978

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,134,299	1,925,740	2,282,584			597,409	1,503,946	2,401,398	1,133,750
2011		5,008	748,677	2,241,814	2,254,081		20,436	1,064,622	1,878,716	2,368,651	923,030
2012	77	8,799	750,748	1,244,044	1,840,100	4,076	16,273	920,066	722,780	2,199,171	929,011
2013	286	15,043	1,537,892	1,114,121	1,535,888	5,388	21,636	1,278,082	734,663	1,857,484	1,010,747
2014	464	42,667	2,525,333	1,577,600	1,806,631	2,571	71,123	1,500,986	952,154	1,527,201	988,695
TOTAL	827	71,517	6,696,949	8,103,319	9,719,284	12,035	129,468	5,361,165	5,792,259	10,353,905	4,985,233
O.D.		8	505	317	28,426		16	441	481	41,915	9,806

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,272,931	34,039,906	4,995,039			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,976,600	-10,008,282	19,389			
TOTAL LOSSES	7,296,331	24,031,624	5,014,428			
EXPECTED LOSSES	9,561,572	28,286,321	5,843,183			
CREDIBILITY	.36	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.165	.543	.113	.821		
INDICATED (POST-TEST)	.190	.625	.130	.945		
PRES. ON RATE LEVEL	.194	.575	.119	.888		
DERIVED BY FORMULA	.193	.625	.130	.948		
UNDERLYING PRES. RATE	.216	.639	.132	.987		
PROPOSED	.192	.623	.130	.945		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	.905
IND. RATES				.91	MINIMUM PREMIUM	
MAN. RATES	.93	.99	.98	+ .91	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	74,957	416,946	.556				1	7	8
2011	78,333	248,180	.316					6	6
2012	78,917	393,489	.498				2	6	8
2013	78,555	812,779	1.034			1	1	4	6
2014	78,488	200,973	.256					7	7
TOTAL	389,250	2,072,367	.532			1	4	30	35
O.D.		2,680							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				615	90,016				16,280	238,864	71,171
2011					113,591					21,433	113,156
2012				200,331	10,839				56,225	19,684	106,410
2013			242,448	113,082	57,575			158,749	139,793	50,491	50,641
2014					34,259					62,557	104,157
TOTAL			242,448	314,028	306,280			158,749	212,298	393,029	445,535
O.D.											2,680

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				909	139,795				22,418	324,856	70,175
2011		45	3,029	1,903	170,676		8	287	314	27,301	109,648
2012		910	43,403	260,795	20,061		457	13,900	62,528	24,008	104,814
2013	85	3,217	389,629	152,203	95,369	1,636	5,821	354,078	145,016	70,258	49,527
2014	4	531	30,998	18,524	33,037	45	845	26,200	17,701	43,441	102,490
TOTAL	89	4,703	467,059	434,334	458,938	1,681	7,131	394,465	247,977	489,864	436,654
O.D.											2,624

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	875,128	1,631,113	439,278			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-402,111	-536,400	1,492			
TOTAL LOSSES	473,017	1,094,713	440,770			
EXPECTED LOSSES	770,715	1,510,289	463,207			
CREDIBILITY	.07	.21	.32			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.122	.281	.113	.516		
INDICATED (POST-TEST)	.140	.323	.130	.593		
PRES. ON RATE LEVEL	.178	.349	.107	.634		
DERIVED BY FORMULA	.175	.344	.114	.633		
UNDERLYING PRES. RATE	.198	.388	.119	.705		
PROPOSED	.175	.344	.114	.633		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	.606
IND. RATES				.61	MINIMUM PREMIUM	
MAN. RATES	.70	.74	.70	+ .61	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	535,845	2,406,418	.449				5	64	69
2011	465,958	3,177,012	.681			1	5	85	91
2012	454,434	1,986,928	.437			1	17	46	64
2013	445,823	2,458,146	.551			1	24	50	75
2014	405,205	1,639,163	.404				10	33	43
TOTAL	2,307,265	11,667,667	.506			3	61	278	342
O.D.		105,909	.004					3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				334,852	510,844				161,446	769,331	629,945
2011			145,690	392,713	617,505			94,089	222,676	1,099,786	604,553
2012			160,284	114,404	324,577			87,994	190,719	444,465	664,485
2013			335,622	463,979	203,012			40,489	443,500	413,683	557,861
2014				150,140	432,757				156,941	500,219	399,106
TOTAL			641,596	1,456,088	2,088,695			222,572	1,175,282	3,227,484	2,855,950
O.D.					18,182					78,335	9,392

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				494,911	793,341				222,311	1,046,292	621,126
2011		1,708	246,440	555,391	934,728		4,314	210,103	280,119	1,405,036	585,812
2012	38	2,425	268,779	171,179	432,268	943	4,233	226,307	233,596	509,575	654,518
2013	141	6,921	752,208	580,342	300,574	1,326	7,021	367,764	452,329	450,959	545,588
2014	82	9,367	565,288	370,203	441,374	581	15,394	346,019	235,308	363,852	392,720
TOTAL	261	20,421	1,832,715	2,172,026	2,902,285	2,850	30,962	1,150,193	1,423,663	3,775,714	2,799,764
O.D.		6	396	249	27,488		34	1,022	1,117	99,937	9,252

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,038,860	10,402,479	2,809,016	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,406,976	-3,085,623	10,055	
TOTAL LOSSES	1,631,884	7,316,856	2,819,071	
EXPECTED LOSSES	2,653,355	8,583,026	3,391,679	
CREDIBILITY	.23	.69	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.071	.317	.122	.510
INDICATED (POST-TEST)	.082	.365	.140	.587
PRES. ON RATE LEVEL	.103	.335	.132	.570
DERIVED BY FORMULA	.098	.356	.140	.594
UNDERLYING PRES. RATE	.115	.372	.147	.634
PROPOSED	.097	.352	.138	.587

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	TOTAL
IND. RATES				.56	MINIMUM PREMIUM	
MAN. RATES	.61	.65	.63	+ .56	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	177,251	2,841,094	1.602			4	5	37	46
2011	183,558	2,002,880	1.091			3	4	38	45
2012	184,381	1,851,891	1.004			2	1	45	48
2013	199,301	4,601,598	2.308			3	11	73	87
2014	217,284	2,967,078	1.365				7	77	84
TOTAL	961,775	14,264,541	1.483			12	28	270	310
O.D.		8,357							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			685,994	228,131	430,942			343,666	86,473	630,962	434,926
2011			403,570	195,978	381,385			75,815	91,678	440,218	414,236
2012			262,724	64,295	425,789			48,720	14,478	584,885	451,000
2013			546,851	275,990	957,096			1,372,398	154,809	853,378	441,076
2014				347,875	910,684				292,210	975,352	440,957
TOTAL			1,899,139	1,112,269	3,105,896			1,840,599	639,648	3,484,795	2,182,195
O.D.											8,357

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			994,006	337,177	669,253			721,356	119,073	858,111	428,837
2011		4,031	588,328	280,647	582,613		3,269	156,101	115,569	563,005	401,395
2012	61	3,293	404,638	114,379	566,684	521	1,930	121,710	46,096	660,482	444,235
2013	174	9,053	935,453	483,137	1,175,423	5,058	17,255	1,086,238	271,289	907,176	431,372
2014	174	20,312	1,226,549	808,050	933,938	1,116	29,242	662,675	450,556	708,018	433,902
TOTAL	409	36,689	4,148,974	2,023,390	3,927,911	6,695	51,696	2,748,080	1,002,583	3,696,792	2,139,741
O.D.											8,213

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,992,543	10,650,676	2,147,954	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,383,425	-2,706,252	8,726	
TOTAL LOSSES	4,609,118	7,944,424	2,156,680	
EXPECTED LOSSES	4,597,285	7,684,581	2,539,087	
CREDIBILITY	.13	.38	.58	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.479	.826	.224	1.529
INDICATED (POST-TEST)	.551	.951	.258	1.760
PRES. ON RATE LEVEL	.430	.719	.238	1.387
DERIVED BY FORMULA	.446	.807	.250	1.503
UNDERLYING PRES. RATE	.478	.799	.264	1.541
PROPOSED	.446	.807	.250	1.503

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.439
IND. RATES				1.44	MINIMUM PREMIUM	
MAN. RATES	1.27	1.35	1.53	+ 1.44	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	29,070	90,451	.311						4	4
2011	30,416	182,672	.600					2	2	4
2012	39,431	180,511	.457					1	5	6
2013	40,052	342,624	.855					1	9	10
2014	59,448	668,033	1.123					1	20	21
TOTAL	198,417	1,464,291	.738					5	40	45
O.D.		139								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					6,830					66,285	17,336
2011				83,560	2,986				46,851	17,117	32,158
2012				34,323	35,373				8,482	58,371	43,962
2013				55,871	79,387				20,417	162,066	24,883
2014				12,601	191,224				20,844	367,524	75,840
TOTAL				186,355	315,800				96,594	671,363	194,179
O.D.											139

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					10,607					90,147	17,093
2011		16	5,592	115,806	5,381		9	4,082	55,586	22,390	31,161
2012		197	10,542	46,634	47,032		124	4,926	12,141	65,978	43,303
2013	7	656	53,656	75,719	97,398	109	634	34,069	35,953	165,585	24,336
2014	27	3,215	187,620	114,830	186,432	287	6,113	172,067	116,455	257,408	74,627
TOTAL	34	4,084	257,410	352,989	346,850	396	6,880	215,144	220,135	601,508	190,520
O.D.											137

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	483,948	1,521,482	190,657	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-288,432	-343,099	817	
TOTAL LOSSES	195,516	1,178,383	191,474	
EXPECTED LOSSES	573,425	1,003,990	200,401	
CREDIBILITY	.05	.13	.20	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.099	.594	.097	.790
INDICATED (POST-TEST)	.114	.684	.112	.910
PRES. ON RATE LEVEL	.260	.455	.091	.806
DERIVED BY FORMULA	.253	.485	.095	.833
UNDERLYING PRES. RATE	.289	.506	.101	.896
PROPOSED	.253	.485	.095	.833

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE
IND. RATES				.80	MINIMUM PREMIUM
MAN. RATES	.83	.88	.89	+ .80	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	161,806	1,968,350	1.216			2	5	41	48
2011	168,231	1,679,445	.998				9	44	53
2012	164,690	1,647,554	1.000			1	8	56	65
2013	173,224	1,233,564	.712				4	27	31
2014	172,816	1,012,308	.585				4	37	41
TOTAL	840,767	7,541,221	.897			3	30	205	238
O.D.		32,409	.003					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			350,469	217,565	438,548			77,576	215,646	439,726	228,820
2011				485,510	337,259				355,492	308,932	192,252
2012			149,038	347,599	220,192			29,013	338,325	365,421	197,966
2013				86,307	392,929				89,788	412,093	252,447
2014				101,896	221,911				140,234	384,812	163,455
TOTAL			499,507	1,238,877	1,610,839			106,589	1,139,485	1,910,984	1,034,940
O.D.					15,000					7,500	9,909

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			507,829	321,562	681,067			162,832	296,944	598,030	225,617
2011		224	41,032	678,244	511,949		139	33,383	424,379	397,965	186,292
2012	36	3,234	293,413	467,696	302,944	308	3,754	148,984	389,314	423,462	194,997
2013	21	1,964	153,909	157,484	467,184	340	2,021	107,128	126,016	423,545	246,893
2014	44	5,244	318,680	212,453	230,327	476	12,909	283,127	192,668	281,961	160,840
TOTAL	101	10,666	1,314,863	1,837,439	2,193,471	1,124	18,823	735,454	1,429,321	2,124,963	1,014,639
O.D.		6	400	252	22,539		5	100	109	9,553	9,691

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,081,542	7,617,647	1,024,330	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,746,214	-2,177,800	4,137	
TOTAL LOSSES	335,328	5,439,847	1,028,467	
EXPECTED LOSSES	3,346,253	6,137,599	1,269,558	
CREDIBILITY	.12	.35	.53	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.040	.647	.122	.809
INDICATED (POST-TEST)	.046	.745	.140	.931
PRES. ON RATE LEVEL	.358	.657	.136	1.151
DERIVED BY FORMULA	.321	.688	.138	1.147
UNDERLYING PRES. RATE	.398	.730	.151	1.279
PROPOSED	.321	.688	.138	1.147

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.098
IND. RATES				1.10	MINIMUM PREMIUM	
MAN. RATES	1.26	1.34	1.27	+ 1.10	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	1,281,767	15,188,392	1.184			13	81	395	489
2011	1,343,297	14,080,109	1.048	1		5	86	399	491
2012	1,402,138	17,229,800	1.228	1	1	13	90	412	517
2013	1,450,499	18,640,009	1.285	1		8	93	404	506
2014	1,503,159	15,114,495	1.005			3	46	420	469
TOTAL	6,980,860	80,252,805	1.150	3	1	42	396	2030	2472
O.D.		527,719	.007					14	14

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			2,012,682	2,256,904	1,821,831			2,307,959	2,153,488	2,615,678	2,019,850
2011	235,994		849,326	2,782,356	2,677,490	1,005		550,948	1,774,431	2,919,919	2,288,640
2012	49,175	55,675	2,218,910	2,592,938	2,829,822		60,000	1,502,123	2,386,373	3,382,111	2,152,673
2013	3,000		1,510,019	3,496,425	2,933,045	94,370		598,897	3,491,353	4,081,110	2,431,790
2014			415,944	1,605,639	3,804,490			296,037	1,298,540	5,533,435	2,160,410
TOTAL	288,169	55,675	7,006,881	12,734,262	14,066,678	95,375	60,000	5,255,964	11,104,185	18,532,253	11,053,363
O.D.					89,790					360,757	77,172

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			2,635,745	3,335,706	2,829,299			2,860,776	2,965,356	3,557,318	1,991,572
2011	323,768	9,674	1,444,535	3,905,163	4,068,569	1,167	23,581	1,221,863	2,144,647	3,749,705	2,217,692
2012	59,073	123,466	3,762,911	3,583,615	3,849,482	15,732	151,227	3,406,600	2,829,254	3,936,191	2,120,383
2013	5,790	47,567	4,741,904	4,523,102	3,829,252	193,816	64,647	3,491,171	3,669,991	4,403,146	2,378,291
2014	1,105	97,484	5,745,808	3,563,017	3,979,497	6,670	188,035	3,889,635	2,373,509	4,006,312	2,125,843
TOTAL	389,736	278,191	18,330,903	18,910,603	18,556,099	217,385	427,490	14,870,045	13,982,757	19,652,672	10,833,781
O.D.	6	1,018	60,072	35,782	95,366	208	4,146	129,631	88,395	275,813	75,886

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	34,708,831	71,597,487	10,909,667			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-13,366,744	-21,695,418	44,684			
TOTAL LOSSES	21,342,087	49,902,069	10,954,351			
EXPECTED LOSSES	25,759,373	61,431,568	13,333,443			
CREDIBILITY	.49	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.306	.715	.157	1.178		
INDICATED (POST-TEST)	.352	.823	.181	1.356		
PRES. ON RATE LEVEL	.332	.792	.172	1.296		
DERIVED BY FORMULA	.342	.823	.181	1.346		
UNDERLYING PRES. RATE	.369	.880	.191	1.440		
PROPOSED	.342	.823	.181	1.346		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.289
IND. RATES				1.29	MINIMUM PREMIUM	
MAN. RATES	1.28	1.36	1.43	+ 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
2010	578,076	10,054,794	1.739			8	70	135	213
2011	575,344	10,261,454	1.783			11	73	135	219
2012	639,592	9,242,410	1.445			7	72	117	196
2013	656,581	9,157,788	1.394			5	71	128	204
2014	673,949	6,362,578	.944				11	184	195
TOTAL	3,123,542	45,079,024	1.443			31	297	699	1027
O.D.		14,289							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,423,823	2,184,696	1,541,006			842,634	1,396,829	1,564,521	1,101,285
2011			1,926,745	2,299,344	947,122			1,105,688	1,509,875	1,081,688	1,390,992
2012			1,078,461	2,827,414	911,363			304,729	2,009,725	959,770	1,150,948
2013			663,937	2,327,824	1,069,160			462,128	1,975,998	1,510,019	1,148,722
2014				567,920	1,727,576				398,070	2,547,599	1,121,413
TOTAL			5,092,966	10,207,198	6,196,227			2,715,179	7,290,497	7,663,597	5,913,360
O.D.											14,289

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			2,063,118	3,228,977	2,393,189			1,768,689	1,923,436	2,127,741	1,085,867
2011		19,173	2,875,493	3,214,357	1,483,359		45,262	2,219,454	1,811,606	1,413,296	1,347,871
2012	252	23,923	2,126,059	3,749,932	1,314,338	3,258	24,743	1,063,588	2,258,061	1,156,982	1,133,684
2013	445	25,438	2,491,049	2,858,619	1,487,236	8,195	37,865	2,072,778	2,000,942	1,689,216	1,123,450
2014	323	36,919	2,220,300	1,449,386	1,756,951	2,349	56,347	1,413,231	958,708	1,810,931	1,103,470
TOTAL	1,020	105,453	11,776,019	14,501,271	8,435,073	13,802	164,217	8,537,740	8,952,753	8,198,166	5,794,342
O.D.											14,052

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	20,598,251	40,087,263	5,808,394			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-9,360,438	-11,859,919	24,031			
TOTAL LOSSES	11,237,813	28,227,344	5,832,425			
EXPECTED LOSSES	18,054,072	33,609,312	7,152,911			
CREDIBILITY	.28	.84	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.360	.904	.187	1.451		
INDICATED (POST-TEST)	.414	1.041	.215	1.670		
PRES. ON RATE LEVEL	.520	.968	.206	1.694		
DERIVED BY FORMULA	.490	1.029	.215	1.734		
UNDERLYING PRES. RATE	.578	1.076	.229	1.883		
PROPOSED	.479	1.005	.210	1.694		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.622
IND. RATES				1.62	MINIMUM PREMIUM	
MAN. RATES	1.86	1.97	1.87	+ 1.62	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	175,444	2,385,881	1.359	1		2	5	54	62	
2011	184,646	1,632,785	.884				5	39	44	
2012	200,632	1,691,606	.843			4	4	34	42	
2013	208,887	1,737,085	.831				9	43	52	
2014	220,407	1,557,014	.706				4	45	49	
TOTAL	990,016	9,004,371	.910	1		6	27	215	249	
O.D.		920								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	150,841		274,616	140,764	552,304			321,689	134,843	517,390	293,434
2011				279,445	270,750				352,004	459,190	271,396
2012			600,546	141,866	242,012			172,057	52,266	306,395	176,464
2013				244,716	436,202				263,649	523,469	269,049
2014				250,467	453,652				123,034	426,345	303,516
TOTAL	150,841		875,162	1,057,258	1,954,920			493,746	925,796	2,232,789	1,313,859
O.D.											920

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	230,938		397,919	208,049	857,723			675,225	185,679	703,650	289,326
2011		162	25,660	391,657	409,808		203	35,101	422,460	589,300	262,983
2012	140	6,563	856,119	212,268	343,925	1,838	5,233	340,203	78,142	352,476	173,817
2013	38	3,161	258,243	344,929	530,305	699	4,247	216,956	296,729	547,859	263,130
2014	100	11,440	700,288	472,557	477,607	480	12,501	285,588	194,135	308,997	298,660
TOTAL	231,216	21,326	2,238,229	1,629,460	2,619,368	3,017	22,184	1,553,073	1,177,145	2,502,282	1,287,916
O.D.											891

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,069,045	7,928,255	1,288,807	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,873,032	-2,198,671	5,116	
TOTAL LOSSES	2,196,013	5,729,584	1,293,923	
EXPECTED LOSSES	3,623,458	6,247,001	1,494,923	
CREDIBILITY	.13	.39	.59	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.222	.579	.131	.932
INDICATED (POST-TEST)	.256	.666	.151	1.073
PRES. ON RATE LEVEL	.329	.568	.136	1.033
DERIVED BY FORMULA	.320	.606	.145	1.071
UNDERLYING PRES. RATE	.366	.631	.151	1.148
PROPOSED	.320	.606	.145	1.071

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.025
IND. RATES				1.03	MINIMUM PREMIUM	
MAN. RATES	1.11	1.18	1.14	+ 1.03	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	363	8,265	22.768							
2011	354	1,226	3.463							
2012	325	7,474	22.996							
2013	306	44,414	145.143						1	1
2014	308	38,365	124.561							
TOTAL	1,656	99,744	60.232						1	1
O.D.		438	.264							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											8,265
2011											1,226
2012											7,474
2013					8,282					17,081	19,051
2014											38,365
TOTAL					8,282					17,081	74,381
O.D.											438

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											8,149
2011											1,188
2012											7,362
2013		26	2,175	1,243	9,706	7	44	2,427	1,824	17,312	18,632
2014											37,751
TOTAL		26	2,175	1,243	9,706	7	44	2,427	1,824	17,312	73,082
O.D.											431

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,679	30,085	73,513	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,151	-5,897	55	
TOTAL LOSSES	3,528	24,188	73,568	
EXPECTED LOSSES	2,181	16,458	17,560	
CREDIBILITY	.00	.01	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.130	14.606	44.425	61.161
INDICATED (POST-TEST)	2.452	16.812	51.133	70.397
PRES. ON RATE LEVEL	1.185	8.943	9.542	19.670
DERIVED BY FORMULA	1.185	9.022	11.206	21.413
UNDERLYING PRES. RATE	1.317	9.939	10.604	21.860
PROPOSED	1.185	9.022	11.206	21.413

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	20.507
IND. RATES				20.51	MINIMUM PREMIUM	
MAN. RATES	19.28	20.45	21.71	+ 20.51	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	1												
2011	3												
2012	1												
2013	1												
2014	1												
TOTAL	7												

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			7	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.021	.110	.757	.888
DERIVED BY FORMULA	.021	.110	.757	.888
UNDERLYING PRES. RATE	.023	.122	.842	.987
PROPOSED	.021	.110	.757	.888

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	TOTAL
IND. RATES				.85	MINIMUM PREMIUM	.850
MAN. RATES	.95	1.01	.98	+ .85	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	240,640	1,546,836	.642			2	1	2		5
2011	226,288	630,824	.278			2		2		4
2012	203,618	115,777	.056					7		7
2013	248,727	187,036	.075				2	4		6
2014	258,538	153,086	.059					4		4
TOTAL	1,177,811	2,633,559	.224			4	3	19		26

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			643,176	45,902	10,946			734,158	27,415	4,305	80,934
2011			348,611		11,254			99,552		131,376	40,031
2012					27,835					33,184	54,758
2013				65,511	18,354				44,434	47,440	11,297
2014					25,965					67,132	59,989
TOTAL			991,787	111,413	94,354			833,710	71,849	283,437	247,009

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			785,842	67,843	17,000			1,296,241	37,750	5,855	79,801
2011		3,324	488,549	2,568	23,358		4,092	189,101	3,040	168,830	38,790
2012		33	2,581	1,619	36,206		32	1,696	1,622	37,352	53,937
2013	6	498	43,274	77,580	26,635	100	618	30,772	45,655	51,004	11,048
2014	4	404	23,493	14,038	25,036	46	908	28,118	18,995	46,618	59,029
TOTAL	10	4,259	1,343,739	163,648	128,235	146	5,650	1,545,928	107,062	309,659	242,605

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,899,732	708,604	242,605			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-986,348	-229,281	1,071			
TOTAL LOSSES	1,913,384	479,323	243,676			
EXPECTED LOSSES	1,884,498	647,796	318,009			
CREDIBILITY	.15	.44	.66			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.162	.041	.021	.224		
INDICATED (POST-TEST)	.186	.047	.024	.257		
PRES. ON RATE LEVEL	.144	.050	.024	.218		
DERIVED BY FORMULA	.150	.049	.024	.223		
UNDERLYING PRES. RATE	.160	.055	.027	.242		
PROPOSED	.150	.049	.024	.223		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	.213
IND. RATES				.21	MINIMUM PREMIUM	
MAN. RATES	.23	.24	.24	+ .21	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	18,137	44,515	.245					1	1	2
2011	16,930	79,337	.468						2	2
2012	17,901	320,543	1.790					1	1	4
2013	17,752	837,613	4.718					1	4	7
2014	13,418	97,191	.724						1	2
TOTAL	84,138	1,379,199	1.639					2	7	17
O.D.		2,207	.002							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				7,500	3,432				11,332	2,880	19,371
2011					16,106					49,980	13,251
2012			132,832	4,775	5,467			100,433	5,836	40,761	30,439
2013			268,399	189,531	27,515			159,729	121,188	32,004	39,247
2014				70,200	342				20,796	988	4,865
TOTAL			401,231	272,006	52,862			260,162	159,152	126,613	107,173
O.D.											2,207

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				11,085	5,330				15,604	3,917	19,100
2011		8	429	271	24,201		23	669	730	63,661	12,840
2012	31	1,271	179,276	9,608	12,761	1,073	2,738	185,866	11,855	49,515	29,982
2013	98	3,864	459,577	236,560	68,164	1,601	5,590	343,069	126,124	50,362	38,384
2014	12	1,229	81,528	63,879	11,564	32	1,152	18,503	12,704	2,873	4,787
TOTAL	141	6,372	720,810	321,403	122,020	2,706	9,503	548,107	167,017	170,328	105,093
O.D.											2,164

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,287,639	780,768	107,257	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-239,870	-151,291	266	
TOTAL LOSSES	1,047,769	629,477	107,523	
EXPECTED LOSSES	453,503	419,849	92,552	
CREDIBILITY	.03	.08	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.245	.748	.128	2.121
INDICATED (POST-TEST)	1.433	.861	.147	2.441
PRES. ON RATE LEVEL	.485	.449	.099	1.033
DERIVED BY FORMULA	.513	.482	.104	1.099
UNDERLYING PRES. RATE	.539	.499	.110	1.148
PROPOSED	.513	.482	.104	1.099

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.052
IND. RATES				1.05	MINIMUM PREMIUM	
MAN. RATES	1.04	1.10	1.14	+ 1.05	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	291,284	132,639	.045						4	4
2011	287,935	135,125	.046					1		1
2012	298,428	35,637	.011					1		1
2013	310,433	92,289	.029							
2014	329,374	60,514	.018						2	2
TOTAL	1,517,454	456,204	.030					2	6	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					18,683					95,857	18,099
2011				95,413					15,155		24,557
2012				7,336					7,500		20,801
2013											92,289
2014					9,640					38,806	12,068
TOTAL				102,749	28,323				22,655	134,663	167,814

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					29,015					130,365	17,846
2011		20	6,296	132,176	1,021			1,247	17,899	190	23,796
2012		34	1,553	9,528	218		58	1,721	8,213	248	20,489
2013											90,259
2014	1	149	8,722	5,211	9,296	27	526	16,255	10,980	26,949	11,875
TOTAL	1	203	16,571	146,915	39,550	27	584	19,223	37,092	157,752	164,265

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	36,609	381,309	164,265	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-378,745	-107,216	662	
TOTAL LOSSES		274,093	164,927	
EXPECTED LOSSES	728,378	303,492	197,270	
CREDIBILITY	.18	.52	.78	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.018	.011	.029
INDICATED (POST-TEST)	.000	.021	.013	.034
PRES. ON RATE LEVEL	.043	.018	.012	.073
DERIVED BY FORMULA	.035	.020	.013	.068
UNDERLYING PRES. RATE	.048	.020	.013	.081
PROPOSED	.035	.020	.013	.068

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE
IND. RATES				.07	MINIMUM PREMIUM
MAN. RATES	.09	.10	.08	+ .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
2010	112,748	4,590,845	4.071			112,748	1		7	8	49	65
2011	108,933	3,229,490	2.964			108,933			5	8	64	77
2012	110,430	4,460,445	4.039			110,430		1	6	17	52	76
2013	112,815	2,830,721	2.509			112,815				13	59	72
2014	128,028	4,191,720	3.274			128,028			1	15	52	68
TOTAL	572,954	19,303,221	3.369			572,954	1	1	19	61	276	358
O.D.		108,505	.018							1		1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	680,000		1,357,985	564,118	376,946	1,564		484,080	528,869	391,591	205,692
2011			992,588	461,337	308,847			540,409	218,077	528,834	179,398
2012		48,240	1,138,855	881,050	342,138		13,342	782,454	474,769	516,543	263,054
2013				735,974	704,138				529,922	669,578	191,109
2014			179,410	558,679	622,455			1,008,243	648,159	924,151	250,623
TOTAL	680,000	48,240	3,668,838	3,201,158	2,354,524	1,564	13,342	2,815,186	2,399,796	3,030,697	1,089,876
O.D.				72,205					26,745		9,555

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	933,972		1,967,720	833,766	585,399	4,017		1,016,083	728,253	532,568	202,812
2011		9,432	1,394,293	650,887	486,901		20,725	976,948	271,007	683,911	173,837
2012	265	91,005	1,749,147	1,190,980	518,538	8,361	45,001	1,558,828	572,172	623,902	259,108
2013	90	7,404	616,993	946,205	882,733	1,240	7,582	381,657	555,557	713,477	186,905
2014	249	21,370	1,295,628	852,948	700,037	2,981	111,938	1,625,494	697,475	751,477	246,613
TOTAL	934,576	129,211	7,023,781	4,474,786	3,173,608	16,599	185,246	5,559,010	2,824,464	3,305,335	1,069,275
O.D.		324	15,281	93,771	2,148		210	6,133	29,286	882	9,352

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,870,371	13,904,280	1,078,627			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,946,576	-3,416,513	4,161			
TOTAL LOSSES	8,923,795	10,487,767	1,082,788			
EXPECTED LOSSES	9,511,037	9,682,923	1,226,122			
CREDIBILITY	.09	.27	.41			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.558	1.830	.189	3.577		
INDICATED (POST-TEST)	1.793	2.106	.218	4.117		
PRES. ON RATE LEVEL	1.494	1.521	.192	3.207		
DERIVED BY FORMULA	1.521	1.679	.203	3.403		
UNDERLYING PRES. RATE	1.660	1.690	.214	3.564		
PROPOSED	1.521	1.679	.203	3.403		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	3.259
IND. RATES				3.26	MINIMUM PREMIUM	
MAN. RATES	3.17	3.36	3.54	+ 3.26	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	11,702	1,184,287	101.203	1		1			23	25
2011	10,947	779,958	71.248			1	1		17	19
2012	4,892	540,294	110.444			1			9	10
2013	7,098	1,059,154	149.218			1		2	10	13
2014	657	56,175	85.502					1	1	2
TOTAL	35,296	3,619,868	102.557	1		4		4	60	69

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	325,885		116,083		400,055	69,273		6,631		230,684	35,676
2011			167,087	96,750	162,530			88,851	90,000	138,827	35,913
2012			163,067		243,735			22,663		93,921	16,908
2013			125,495	204,313	341,679			41,809	154,538	179,301	12,019
2014				1,999	3,803				31,438	14,038	4,897
TOTAL	325,885		571,732	303,062	1,151,802	69,273		159,954	275,976	656,771	105,413

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	498,930		168,204		621,287	198,329		13,918		313,732	35,177
2011		1,675	244,733	137,895	248,334		3,659	176,472	109,331	179,292	34,800
2012	39	1,845	240,802	17,972	323,815	243	689	45,967	5,373	106,495	16,654
2013	70	3,746	369,197	292,049	426,233	714	3,261	180,498	163,452	194,486	11,755
2014		93	5,752	3,872	3,987	58	1,922	33,221	22,755	13,051	4,819
TOTAL	499,039	7,359	1,028,688	451,788	1,623,656	199,344	9,531	450,076	300,911	807,056	103,205

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,194,037	3,183,411	103,205	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,734,033	-1,161,783	368	
TOTAL LOSSES	460,004	2,021,628	103,573	
EXPECTED LOSSES	3,041,739	3,025,997	234,859	
CREDIBILITY	.10	.28	.24	
PURE PREMIUMS				
INDICATED (PRE-TEST)	13.033	57.276	2.934	73.243
INDICATED (POST-TEST)	15.001	65.925	3.377	84.303
PRES. ON RATE LEVEL	77.543	77.142	5.987	160.672
DERIVED BY FORMULA	71.289	74.001	5.361	150.651
UNDERLYING PRES. RATE	86.178	85.732	6.654	178.564
PROPOSED	71.289	74.001	5.361	150.651

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	144.278
IND. RATES				144.28	MINIMUM PREMIUM	
MAN. RATES	173.39	183.90	177.34	+144.28	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	296	11,828	39.959						2	2
2011	288	280	.972							
2012	261	30,946	118.567						1	1
2013	234	2,364	10.102							
2014	227	1,587	6.991							
TOTAL	1,306	47,005	35.992						3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					3,035					7,344	1,449
2011											280
2012					458					21,694	8,794
2013											2,364
2014											1,587
TOTAL					3,493					29,038	14,474

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					4,713					9,988	1,429
2011											271
2012			43	27	595		20	1,107	1,061	24,419	8,662
2013											2,312
2014											1,562
TOTAL			43	27	5,308		20	1,107	1,061	34,407	14,236

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,170	40,803	14,236	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-24,776	-10,029	12	
TOTAL LOSSES		30,774	14,248	
EXPECTED LOSSES	46,747	27,862	4,448	
CREDIBILITY	.01	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	23.564	10.910	34.474
INDICATED (POST-TEST)	.000	27.122	12.557	39.679
PRES. ON RATE LEVEL	32.207	19.197	3.065	54.469
DERIVED BY FORMULA	31.885	19.276	3.255	54.416
UNDERLYING PRES. RATE	35.794	21.335	3.406	60.535
PROPOSED	31.885	19.276	3.255	54.416

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	52.114
IND. RATES				52.11	MINIMUM PREMIUM	
MAN. RATES	58.54	62.09	60.12	+ 52.11	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	51,683	2,766,571	5.352			51,683			5	25	17	47
2011	49,912	3,923,755	7.861			49,912			4	12	18	34
2012	43,877	1,412,244	3.218			43,877			1	10	22	33
2013	49,279	2,352,142	4.773			49,279			2	14	8	24
2014	58,144	665,012	1.143			58,144				3	18	21
TOTAL	252,895	11,119,724	4.397			252,895			12	64	83	159
O.D.		124,709	.049								1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			702,356	856,283	82,771			216,591	456,265	174,164	278,141
2011			2,059,541	451,990	105,811			513,811	463,547	88,723	240,332
2012			136,897	154,589	366,741			156,272	178,797	290,248	128,700
2013			528,874	461,807	103,191			715,894	291,164	50,231	200,981
2014				53,410	273,197				63,862	193,259	81,284
TOTAL			3,427,668	1,978,079	931,711			1,602,568	1,453,635	796,625	929,438
O.D.					94,522					26,882	3,305

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,017,714	1,265,585	128,543			454,624	628,278	236,864	274,247
2011		15,787	2,334,534	639,141	194,233		17,546	853,084	553,675	125,314	232,882
2012	31	2,449	249,887	225,277	487,339	1,669	5,813	339,732	215,359	337,949	126,770
2013	164	7,138	803,821	566,594	188,330	4,120	14,193	875,253	302,583	95,970	196,559
2014	48	5,209	308,996	196,177	272,027	230	6,106	136,485	92,841	140,909	79,983
TOTAL	243	30,583	4,714,952	2,892,774	1,270,472	6,019	43,658	2,659,178	1,792,736	937,006	910,441
O.D.					146,793					36,560	3,258

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,454,633	7,076,341	913,699			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,664,534	-1,656,657	3,256			
TOTAL LOSSES	4,790,099	5,419,684	916,955			
EXPECTED LOSSES	5,103,421	4,693,731	948,356			
CREDIBILITY	.05	.16	.24			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.894	2.143	.363	4.400		
INDICATED (POST-TEST)	2.180	2.467	.418	5.065		
PRES. ON RATE LEVEL	1.816	1.670	.337	3.823		
DERIVED BY FORMULA	1.834	1.798	.356	3.988		
UNDERLYING PRES. RATE	2.018	1.856	.375	4.249		
PROPOSED	1.834	1.798	.356	3.988		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	3.819
IND. RATES				3.82	MINIMUM PREMIUM	
MAN. RATES	3.91	4.15	4.22	+ 3.82	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	361,621	18,172,276	5.025			361,621	1		37	65	271	374
2011	372,680	20,746,476	5.566			372,680	2		35	78	253	368
2012	369,370	19,818,510	5.365			369,370			19	71	287	377
2013	383,259	16,152,951	4.214			383,259			23	96	242	361
2014	388,594	13,415,992	3.452			388,594			7	31	272	310
TOTAL	1,875,524	88,306,205	4.708			1,875,524	3		121	341	1325	1790
O.D.		37,752	.002								2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	129,145		6,577,518	2,471,635	2,257,289	3,000		2,243,602	1,484,169	1,872,843	1,133,075
2011	1,654,020		7,656,939	2,654,609	1,434,933			2,784,714	1,706,451	1,974,520	880,290
2012			5,372,994	2,653,746	3,341,670			3,599,662	1,634,759	2,504,242	711,437
2013			4,239,818	3,330,308	1,681,059			1,833,950	2,346,927	1,861,241	859,648
2014			1,600,983	1,670,402	3,442,060			723,736	1,178,814	3,948,797	851,200
TOTAL	1,783,165		25,448,252	12,780,700	12,157,011	3,000		11,185,664	8,351,120	12,161,643	4,435,650
O.D.					7,260					8,306	22,186

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	197,721		9,530,825	3,653,072	3,505,565	8,589		4,709,323	2,043,702	2,547,068	1,117,212
2011	1,977,981	70,719	10,451,648	3,751,425	2,319,723		108,272	5,156,330	2,074,270	2,576,191	853,001
2012	1,088	59,601	7,082,440	3,748,545	4,616,969	25,463	78,142	4,832,559	1,994,774	2,953,018	700,765
2013	1,616	67,647	7,784,699	4,307,856	2,563,739	20,727	78,481	4,667,873	2,480,427	2,154,971	840,736
2014	2,001	120,443	6,719,612	3,560,897	3,787,726	6,622	217,062	3,724,177	1,897,118	2,930,459	837,581
TOTAL	2,180,407	318,410	41,569,224	19,021,795	16,793,722	61,401	481,957	23,090,262	10,490,291	13,161,707	4,349,295
O.D.			135	83	10,908		3	151	145	10,603	21,703

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	67,701,950	59,489,254	4,370,998			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-25,568,982	-17,405,040	17,604			
TOTAL LOSSES	42,132,968	42,084,214	4,388,602			
EXPECTED LOSSES	49,026,197	49,082,464	5,382,754			
CREDIBILITY	.20	.60	.90			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.246	2.244	.234	4.724		
INDICATED (POST-TEST)	2.585	2.583	.269	5.437		
PRES. ON RATE LEVEL	2.352	2.355	.258	4.965		
DERIVED BY FORMULA	2.399	2.492	.268	5.159		
UNDERLYING PRES. RATE	2.614	2.617	.287	5.518		
PROPOSED	2.399	2.492	.268	5.159		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	4.940
IND. RATES				4.94	MINIMUM PREMIUM	
MAN. RATES	5.12	5.43	5.48	+ 4.94	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	480	724,244	1508.841			1		7	8
2011	468	45,448	97.111					1	1
2012	470	174,340	370.936				1	6	7
2013	465	174,490	375.247				3	4	7
2014	427	4,596,746	765.213			1	2	2	5
TOTAL	2,310	5,715,268	2474.142			2	6	20	28

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			375,068		29,956			200,000		64,611	54,609
2011					2,931					12,974	29,543
2012				37,670	15,033				34,831	56,192	30,614
2013				63,165	17,857				30,340	21,320	41,808
2014			665,772	81,012	18,507			3,700,000	65,853	20,489	45,113
TOTAL			1,040,840	181,847	84,284			3,900,000	131,024	175,586	201,687

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			529,208		46,521			408,781		87,871	53,844
2011		2	78	50	4,404		7	173	189	16,526	28,627
2012		189	9,366	49,794	20,679		325	10,861	40,885	64,398	30,155
2013	5	482	41,766	74,824	25,873	63	390	19,429	29,995	23,605	40,888
2014	85	3,745	201,915	93,576	41,795	1,553	70,980	775,168	96,387	64,877	44,391
TOTAL	90	4,418	782,333	218,244	139,272	1,616	71,702	1,214,412	167,456	257,277	197,905

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,074,571	782,249	197,905	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-186,781	-109,257	359	
TOTAL LOSSES	1,887,790	672,992	198,264	
EXPECTED LOSSES	355,341	305,580	117,014	
CREDIBILITY	.02	.06	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	817.225	291.339	85.829	1194.393
INDICATED (POST-TEST)	940.626	335.331	98.789	1374.746
PRES. ON RATE LEVEL	138.414	119.031	45.579	303.024
DERIVED BY FORMULA	154.458	132.009	53.561	340.028
UNDERLYING PRES. RATE	153.827	132.286	50.655	336.768
PROPOSED	154.458	132.009	53.561	340.028

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	325.644
IND. RATES				325.64	MINIMUM PREMIUM	
MAN. RATES	285.61	302.92	334.46	+325.64	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	14,107	3,326,570	235.809			2	6	69	77
2011	14,196	3,109,474	219.038			1	5	53	59
2012	5,106	908,074	177.844				1	27	28
2013	13,455	2,569,096	190.939			2	5	30	37
2014	1,192	89,712	75.261					6	6
TOTAL	48,056	10,002,926	208.151			5	17	185	207

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			279,023	339,639	1,481,054			92,260	318,280	709,250	107,064
2011			164,125	482,355	1,219,550			81,065	145,336	887,395	129,648
2012				67,000	434,163				23,717	338,491	44,703
2013			304,510	259,665	944,485			281,260	170,342	554,969	53,865
2014					37,945					38,641	13,126
TOTAL			747,658	1,148,659	4,117,197			454,585	657,675	2,528,746	348,406

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			404,304	501,985	2,300,076			193,654	438,272	964,581	105,565
2011		2,151	294,228	689,800	1,840,628		3,687	176,378	185,531	1,133,347	125,629
2012		860	54,394	112,273	566,766		493	22,742	42,508	381,781	44,032
2013	156	7,913	787,585	456,288	1,151,007	2,955	10,595	651,717	236,002	591,148	52,680
2014	4	596	34,333	20,514	36,591	28	521	16,184	10,936	26,834	12,916
TOTAL	160	11,520	1,574,844	1,780,860	5,895,068	2,983	15,296	1,060,675	913,249	3,097,691	340,822

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,665,478	11,686,868	340,822	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,628,190	-4,270,670	1,002	
TOTAL LOSSES		7,416,198	341,824	
EXPECTED LOSSES	6,391,592	11,177,105	571,337	
CREDIBILITY	.17	.67	.43	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	154.324	7.113	161.437
INDICATED (POST-TEST)	.000	177.627	8.187	185.814
PRES. ON RATE LEVEL	119.676	209.280	10.698	339.654
DERIVED BY FORMULA	99.331	188.072	9.618	297.021
UNDERLYING PRES. RATE	133.003	232.585	11.889	377.477
PROPOSED	99.331	188.072	9.618	297.021

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	284.457
IND. RATES				284.46	MINIMUM PREMIUM	
MAN. RATES	367.00	389.24	374.89	+284.46	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	428,563	6,035,170	1.408			7	39	105	151
2011	427,890	5,050,705	1.180			6	40	78	124
2012	402,775	3,919,515	.973			2	44	83	129
2013	386,099	5,544,227	1.435	1		3	59	61	124
2014	388,368	4,187,433	1.078			2	6	93	101
TOTAL	2,033,695	24,737,050	1.216	1		20	188	420	629
O.D.		284,028	.013				5	8	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,350,238	956,589	656,440			961,199	814,977	729,753	565,974
2011			918,758	1,319,045	440,420			196,183	937,725	601,309	637,265
2012			304,187	1,024,910	493,397			99,044	784,506	657,377	556,094
2013	401,232		445,549	1,873,665	170,770			216,644	1,556,114	451,520	428,733
2014			387,732	349,524	541,152			959,454	278,877	1,136,031	534,663
TOTAL	401,232		3,406,464	5,523,733	2,302,179			2,432,524	4,372,199	3,575,990	2,722,729
O.D.				84,889	9,392				65,165	31,042	93,540

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,808,781	1,413,838	1,019,454			1,817,917	1,122,220	992,463	558,050
2011		9,177	1,385,567	1,840,952	692,867		8,215	454,392	1,118,545	780,606	617,510
2012	73	8,056	669,681	1,366,792	684,912	1,056	9,385	393,463	894,574	769,169	547,753
2013	654,515	17,214	1,710,831	2,192,210	381,796	4,858	24,142	1,275,672	1,485,932	573,540	419,301
2014	371	21,883	1,221,469	645,789	617,146	2,941	111,816	1,576,441	550,053	871,094	526,108
TOTAL	654,959	56,330	6,796,329	7,459,581	3,396,175	8,855	153,558	5,517,885	5,171,324	3,986,872	2,668,722
O.D.		16	5,746	117,929	14,839		8	3,300	82,915	40,966	91,633

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,196,986	20,270,601	2,760,355	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,641,421	-6,023,709	10,530	
TOTAL LOSSES	8,555,565	14,246,892	2,770,885	
EXPECTED LOSSES	8,826,237	16,859,332	3,396,270	
CREDIBILITY	.21	.63	.95	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.421	.701	.136	1.258
INDICATED (POST-TEST)	.485	.807	.157	1.449
PRES. ON RATE LEVEL	.391	.746	.150	1.287
DERIVED BY FORMULA	.411	.784	.157	1.352
UNDERLYING PRES. RATE	.434	.829	.167	1.430
PROPOSED	.411	.784	.157	1.352

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.294
IND. RATES				1.29	MINIMUM PREMIUM	
MAN. RATES	1.28	1.36	1.42	+ 1.29	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	41,107	485,795	1.181			41,107				1	16	17
2011	41,649	823,675	1.977			41,649			1	6	17	24
2012	44,438	425,387	.957			44,438				2	17	19
2013	46,970	596,905	1.270			46,970				2	22	24
2014	48,900	615,705	1.259			48,900		1		4	18	23
TOTAL	223,064	2,947,467	1.321			223,064		1	1	15	90	107
O.D.		1,632										

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				7,615	117,529				5,464	293,948	61,239
2011			135,276	223,308	114,089			54,915	35,761	141,874	118,452
2012				100,452	106,493				67,891	82,602	67,949
2013				49,852	144,654				24,234	146,367	231,798
2014		42,000		111,063	172,085		15,000		40,780	174,751	60,026
TOTAL		42,000	135,276	492,290	654,850		15,000	54,915	174,130	839,542	539,464
O.D.											1,632

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				11,255	182,521				7,524	399,771	60,382
2011		1,377	207,239	312,187	176,318		2,288	108,183	44,929	181,985	114,780
2012		584	31,121	136,649	141,516		607	19,804	78,376	95,212	66,930
2013	11	838	67,265	78,633	173,406	102	627	33,908	37,773	149,935	226,698
2014	42	68,866	293,183	194,808	184,544	186	37,560	111,589	73,861	125,809	59,066
TOTAL	53	71,665	598,808	733,532	858,305	288	41,082	273,484	242,463	952,712	527,856
O.D.											1,606

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	985,380	2,787,012	529,462	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-875,551	-748,861	1,617	
TOTAL LOSSES	109,829	2,038,151	531,079	
EXPECTED LOSSES	1,688,595	2,123,569	477,357	
CREDIBILITY	.05	.14	.22	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.049	.914	.238	1.201
INDICATED (POST-TEST)	.056	1.052	.274	1.382
PRES. ON RATE LEVEL	.680	.857	.193	1.730
DERIVED BY FORMULA	.649	.884	.211	1.744
UNDERLYING PRES. RATE	.757	.952	.214	1.923
PROPOSED	.644	.877	.209	1.730

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.656
IND. RATES				1.66	MINIMUM PREMIUM	
MAN. RATES	1.86	1.97	1.91	+ 1.66	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
2010	1,043,667	16,085,424	1.541			1,043,667			17	59	249	325
2011	1,093,930	12,568,348	1.148			1,093,930			11	58	219	288
2012	1,112,280	13,845,365	1.244			1,112,280			12	62	182	256
2013	1,135,419	11,414,970	1.005			1,135,419			8	66	198	272
2014	1,150,947	8,325,221	.723			1,150,947			4	35	187	226
TOTAL	5,536,243	62,239,328	1.124			5,536,243			52	280	1035	1367
O.D.		30,413								1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			3,343,968	2,487,930	2,980,283			1,438,975	1,688,669	2,919,631	1,225,968
2011			2,203,173	2,166,577	2,323,428			780,007	1,563,412	2,181,929	1,349,822
2012			2,340,298	2,044,718	2,359,980			1,821,460	1,658,471	2,398,951	1,221,487
2013			1,384,119	2,512,365	2,074,266			407,557	1,579,156	2,082,730	1,374,777
2014			714,418	1,164,572	1,652,100			232,746	951,832	2,413,000	1,196,553
TOTAL			9,985,976	10,376,162	11,390,057			4,680,745	7,441,540	11,996,241	6,368,607
O.D.				6,234	7,354				3,052	7,386	6,387

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			4,686,478	3,677,162	4,628,374			2,761,413	2,325,299	3,970,691	1,208,804
2011		22,337	3,290,594	3,055,419	3,555,022		32,567	1,625,685	1,887,228	2,810,502	1,307,978
2012	487	31,726	3,444,473	2,841,197	3,217,293	15,813	54,380	3,191,725	1,984,376	2,805,602	1,203,165
2013	711	36,956	3,778,691	3,262,870	2,736,014	7,237	33,411	1,846,324	1,695,510	2,240,092	1,344,532
2014	998	63,255	3,607,581	2,034,202	1,871,576	3,813	117,855	2,186,486	1,276,572	1,797,146	1,177,408
TOTAL	2,196	154,274	18,807,817	14,870,850	16,008,279	26,863	238,213	11,611,633	9,168,985	13,624,033	6,241,887
O.D.		2	196	9,338	11,050		2	98	4,311	9,408	6,262

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	30,841,294	53,706,254	6,248,149	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-12,248,023	-15,985,199	25,251	
TOTAL LOSSES	18,593,271	37,721,055	6,273,400	
EXPECTED LOSSES	23,529,034	45,120,381	7,695,377	
CREDIBILITY	.42	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.336	.681	.113	1.130
INDICATED (POST-TEST)	.387	.784	.130	1.301
PRES. ON RATE LEVEL	.383	.733	.125	1.241
DERIVED BY FORMULA	.385	.784	.130	1.299
UNDERLYING PRES. RATE	.425	.815	.139	1.379
PROPOSED	.385	.784	.130	1.299

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.244
IND. RATES				1.24	MINIMUM PREMIUM	
MAN. RATES	1.33	1.41	1.37	+ 1.24	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
2010	1,938,027	31,179,941	1.608			1,938,027			35	145	577	757
2011	2,015,560	30,650,701	1.520			2,015,560			18	198	651	867
2012	2,090,245	33,190,812	1.587			2,090,245			20	190	647	857
2013	2,309,859	35,849,910	1.552			2,309,859	1	1	20	224	657	903
2014	2,387,931	26,556,200	1.112			2,387,931	1		6	74	712	793
TOTAL	10,741,622	157,427,564	1.466			10,741,622	2	1	99	831	3244	4177
O.D.		639,487	.005							1	17	18

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			6,413,264	4,871,887	4,128,952			4,005,315	3,444,078	4,970,646	3,345,799
2011			3,362,175	6,137,769	4,819,630			1,145,275	5,066,429	6,408,582	3,710,841
2012			3,492,473	5,666,917	6,424,467			1,670,707	5,211,563	6,667,744	4,056,941
2013	20,000	437,153	3,491,403	6,591,686	4,506,132	116	3,196,285	1,400,128	5,024,025	6,623,233	4,559,749
2014	21,873		954,913	2,155,774	6,800,569	24,395		579,933	1,401,638	9,848,490	4,768,615
TOTAL	41,873	437,153	17,714,228	25,424,033	26,679,750	24,511	3,196,285	8,801,358	20,147,733	34,518,695	20,441,945
O.D.				27,272	136,077				89,194	172,535	214,409

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			9,154,243	7,200,654	6,412,262			7,514,493	4,742,494	6,760,084	3,298,958
2011		35,108	5,242,475	8,606,522	7,369,635		49,237	2,657,838	6,090,502	8,243,535	3,595,805
2012	813	66,252	6,460,340	7,814,231	8,670,185	17,796	91,151	4,561,717	6,089,935	7,733,918	3,996,087
2013	34,414	186,200	9,506,414	8,412,910	6,071,997	24,211	862,318	6,164,853	5,402,904	7,136,325	4,459,435
2014	29,518	166,794	9,670,732	5,745,701	7,026,422	26,933	292,087	6,210,974	3,686,758	7,039,734	4,692,317
TOTAL	64,745	454,354	40,034,204	37,780,018	35,550,501	68,940	1,294,793	27,109,875	26,012,593	36,913,596	20,042,602
O.D.	9	1,254	72,482	75,415	157,685	61	1,896	59,059	124,624	166,669	211,144

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	69,161,672	136,781,101	20,253,746			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-27,326,442	-40,829,958	85,260			
TOTAL LOSSES	41,835,230	95,951,143	20,339,006			
EXPECTED LOSSES	52,741,365	115,902,101	24,920,563			
CREDIBILITY	.65	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.389	.893	.189	1.471		
INDICATED (POST-TEST)	.448	1.028	.218	1.694		
PRES. ON RATE LEVEL	.442	.971	.208	1.621		
DERIVED BY FORMULA	.446	1.028	.218	1.692		
UNDERLYING PRES. RATE	.491	1.079	.232	1.802		
PROPOSED	.446	1.028	.218	1.692		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.620
IND. RATES				1.62	MINIMUM PREMIUM	
MAN. RATES	1.66	1.76	1.79	+ 1.62	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
2010	89,828	1,223,725	1.362			89,828				8	25	33
2011	94,150	1,238,529	1.315			94,150			3	4	29	36
2012	99,144	956,458	.964			99,144			1	3	23	27
2013	104,865	3,231,088	3.081			104,865			1	9	30	40
2014	111,820	867,524	.775			111,820				3	24	27
TOTAL	499,807	7,517,324	1.504			499,807			5	27	131	163
O.D.		61,970	.012								2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				409,247	272,497				170,143	240,102	131,736
2011			407,018	144,924	162,573			101,205	41,313	212,962	168,534
2012			227,576	63,698	158,593			70,261	99,420	179,822	157,088
2013			151,147	361,189	557,313			126,413	1,410,422	459,867	164,737
2014				142,964	203,608				176,921	179,527	164,504
TOTAL			785,741	1,122,022	1,354,584			297,879	1,898,219	1,272,280	786,599
O.D.					5,474					19,459	37,037

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				604,867	423,187				234,288	326,537	129,892
2011		3,968	583,944	206,268	253,353		4,198	196,704	53,045	273,294	163,309
2012	54	2,616	332,728	97,249	217,638	750	2,801	159,628	120,078	208,091	154,732
2013	101	5,614	536,570	477,915	691,347	2,693	13,165	703,237	771,313	525,291	161,113
2014	51	5,659	349,657	239,812	219,238	389	12,154	229,063	156,501	143,261	161,872
TOTAL	206	17,857	1,802,899	1,626,111	1,804,763	3,832	32,318	1,288,632	1,335,225	1,476,474	770,918
O.D.		2	104	65	8,306		9	245	267	24,885	36,479

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,146,104	6,276,096	807,397	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,637,298	-1,845,813	3,099	
TOTAL LOSSES	1,508,806	4,430,283	810,496	
EXPECTED LOSSES	3,163,779	5,242,977	904,652	
CREDIBILITY	.08	.25	.37	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.302	.886	.162	1.350
INDICATED (POST-TEST)	.348	1.020	.186	1.554
PRES. ON RATE LEVEL	.569	.944	.163	1.676
DERIVED BY FORMULA	.551	.963	.172	1.686
UNDERLYING PRES. RATE	.633	1.049	.181	1.863
PROPOSED	.548	.957	.171	1.676

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.605
IND. RATES				1.61	MINIMUM PREMIUM	
MAN. RATES	1.82	1.93	1.85	+ 1.61	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	69,846	1,074,080	1.537			69,846			1	6	25	32
2011	71,756	702,727	.979			71,756				7	19	26
2012	69,083	854,655	1.237			69,083	1		2	4	9	16
2013	67,633	1,034,598	1.529			67,633				7	13	20
2014	69,263	705,025	1.017			69,263				5	18	23
TOTAL	347,581	4,371,085	1.258			347,581	1		3	29	84	117

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			165,619	242,887	112,368			52,443	162,448	221,808	116,507
2011				337,774	53,912				119,445	85,187	106,409
2012	1,200		370,781	77,502	37,466			128,021	61,505	58,229	119,951
2013				363,135	125,074				291,415	109,337	145,637
2014				135,596	103,227				113,172	221,017	132,013
TOTAL	1,200		536,400	1,156,894	432,047			180,464	747,985	695,578	620,517

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			239,982	358,988	174,506			110,078	223,692	301,660	114,876
2011		90	23,727	468,826	84,619		38	10,971	142,320	110,004	103,110
2012	1,517	3,853	516,066	111,451	66,406	1,366	3,919	249,648	74,617	71,954	118,152
2013	36	2,861	246,013	433,533	174,986	577	3,534	173,085	277,867	130,002	142,433
2014	36	3,974	250,282	178,843	121,247	325	9,217	191,004	130,149	165,373	129,901
TOTAL	1,589	10,778	1,276,070	1,551,641	621,764	2,268	16,708	734,786	848,645	778,993	608,472

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,042,199	3,801,043	608,472	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,170,003	-1,071,364	2,025	
TOTAL LOSSES	872,196	2,729,679	610,497	
EXPECTED LOSSES	2,234,946	3,010,052	636,072	
CREDIBILITY	.07	.19	.29	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.251	.785	.176	1.212
INDICATED (POST-TEST)	.289	.904	.203	1.396
PRES. ON RATE LEVEL	.579	.778	.165	1.522
DERIVED BY FORMULA	.559	.802	.176	1.537
UNDERLYING PRES. RATE	.643	.866	.183	1.692
PROPOSED	.554	.794	.174	1.522

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.457
IND. RATES				1.46	MINIMUM PREMIUM	
MAN. RATES	1.63	1.73	1.68	+ 1.46	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
2010	247,758	914,321	.369			247,758			3	3	7	13
2011	285,531	947,921	.331			285,531			1	2	14	17
2012	280,057	623,989	.222			280,057			1	4	6	11
2013	288,459	613,784	.212			288,459				4	11	15
2014	301,887	539,324	.178			301,887				1	15	16
TOTAL	1,403,692	3,639,339	.259			1,403,692			5	14	53	72
O.D.		29,492	.002								1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			430,874	167,973	21,758			102,819	66,775	79,185	44,937
2011			140,380	112,351	299,845			23,479	80,369	181,099	110,398
2012			123,876	237,238	50,234			36,615	46,884	80,619	48,523
2013				143,823	128,422				120,022	170,408	51,109
2014				102,579	199,332				46,683	133,110	57,620
TOTAL			695,130	763,964	699,591			162,913	360,733	644,421	312,587
O.D.					26,238					3,195	59

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			624,336	248,264	33,790			215,817	91,950	107,692	44,308
2011		1,479	212,022	161,631	454,333		1,033	53,217	97,833	232,030	106,976
2012	29	2,279	220,642	313,893	77,540	391	1,415	81,388	56,544	93,541	47,795
2013	16	1,416	118,166	183,529	161,741	291	1,766	89,118	127,833	180,605	49,985
2014	45	4,886	299,050	200,846	208,653	162	4,356	96,363	65,553	97,341	56,698
TOTAL	90	10,060	1,474,216	1,108,163	936,057	844	8,570	535,903	439,713	711,209	305,762
O.D.		10	700	441	39,424		2	43	47	4,069	58

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,030,438	3,239,123	305,820			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,040,757	-902,481	1,270			
TOTAL LOSSES	989,681	2,336,642	307,090			
EXPECTED LOSSES	2,007,279	2,554,719	378,996			
CREDIBILITY	.17	.49	.74			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.071	.166	.022	.259		
INDICATED (POST-TEST)	.082	.191	.025	.298		
PRES. ON RATE LEVEL	.129	.164	.024	.317		
DERIVED BY FORMULA	.121	.177	.025	.323		
UNDERLYING PRES. RATE	.143	.182	.027	.352		
PROPOSED	.119	.174	.024	.317		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	.303
IND. RATES				.30	MINIMUM PREMIUM	
MAN. RATES	.34	.36	.35	+ .30	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	46,355	2,133,487	4.602			4	5	23	32
2011	45,081	2,896,432	6.424			8	4	13	25
2012	44,527	1,700,719	3.819			3	7	13	23
2013	43,843	897,503	2.047			2	3	12	17
2014	41,697	793,048	1.901				3	14	17
TOTAL	221,503	8,421,189	3.802			17	22	75	114
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
2010			643,450	123,036	354,941			456,456	83,266	364,702	107,636
2011			1,521,917	182,836	91,243			767,017	118,943	117,241	97,235
2012			515,430	348,103	110,676			172,300	263,582	86,168	204,460
2013			327,568	150,408	69,970			91,891	60,122	141,272	56,272
2014			172,123	172,123	90,953				125,000	198,780	206,192
TOTAL			3,008,365	976,506	717,783			1,487,664	650,913	908,163	671,795
O.D.					480					202	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			932,360	181,847	551,222			958,102	114,656	495,994	106,129
2011		13,947	2,054,845	264,761	166,004		28,860	1,349,754	150,224	161,490	94,221
2012	121	6,522	773,705	470,489	175,690	1,837	6,706	377,867	298,789	111,576	201,393
2013	110	4,298	522,968	201,753	119,501	955	3,412	209,645	76,906	152,851	55,034
2014	43	4,427	281,449	205,357	115,266	325	9,561	191,980	130,928	151,180	202,893
TOTAL	274	29,194	4,565,327	1,324,207	1,127,683	3,117	48,539	3,087,348	771,503	1,073,091	659,670
O.D.					745					275	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,733,799	4,297,504	659,670			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,964,216	-1,312,963	1,823			
TOTAL LOSSES	4,769,583	2,984,541	661,493			
EXPECTED LOSSES	5,639,466	3,674,734	589,197			
CREDIBILITY	.05	.14	.22			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.153	1.347	.299	3.799		
INDICATED (POST-TEST)	2.478	1.550	.344	4.372		
PRES. ON RATE LEVEL	2.291	1.493	.239	4.023		
DERIVED BY FORMULA	2.300	1.501	.262	4.063		
UNDERLYING PRES. RATE	2.546	1.659	.266	4.471		
PROPOSED	2.300	1.501	.262	4.063		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	3.891
IND. RATES				3.89	MINIMUM PREMIUM	
MAN. RATES	4.30	4.56	4.44	+ 3.89	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	395,827	9,224,386	2.330			395,827			13	45	164	222
2011	385,414	10,709,805	2.778			385,414	2		12	50	181	245
2012	392,506	10,423,748	2.655			392,506			12	52	156	220
2013	403,558	9,135,319	2.263			403,558	1		6	52	126	185
2014	407,498	7,745,412	1.900			407,498			8	16	168	192
TOTAL	1,984,803	47,238,670	2.380			1,984,803	3		51	215	795	1064
O.D.		8,417								1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			2,086,357	1,717,352	1,143,318			1,288,705	907,693	1,360,019	720,942
2011	387,573		2,187,234	2,224,535	1,581,330	244,026		673,090	1,194,864	1,394,279	822,874
2012			1,984,919	2,946,463	1,063,438			925,351	1,375,543	1,410,126	717,908
2013	611,333		999,043	2,149,388	1,013,774			534,892	1,721,765	1,231,081	874,043
2014			1,282,179	827,329	1,714,421			562,838	441,513	2,162,865	754,267
TOTAL	998,906		8,539,732	9,865,067	6,516,281	244,026		3,984,876	5,641,378	7,558,370	3,890,034
O.D.				7,578					55		784

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			3,023,133	2,538,249	1,775,575			2,704,992	1,249,892	1,849,626	710,849
2011	531,725	21,906	3,252,302	3,123,127	2,440,302	283,346	27,875	1,383,629	1,439,225	1,801,022	797,365
2012	465	33,133	3,378,406	3,934,449	1,553,257	9,888	36,576	2,068,569	1,607,079	1,664,233	707,139
2013	997,293	27,215	2,797,613	2,666,386	1,434,708	8,228	36,183	2,020,021	1,744,411	1,394,305	854,814
2014	1,393	72,077	3,882,027	1,828,879	1,950,756	3,873	133,066	2,131,419	936,573	1,600,210	742,199
TOTAL	1,530,876	154,331	16,333,481	14,091,090	9,154,598	305,335	233,700	10,308,630	6,977,180	8,309,396	3,812,366
O.D.				11,200					76		771

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	28,866,353	38,543,540	3,813,137			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-11,923,184	-10,932,687	14,706			
TOTAL LOSSES	16,943,169	27,610,853	3,827,843			
EXPECTED LOSSES	22,825,235	30,804,142	4,525,351			
CREDIBILITY	.21	.62	.94			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.854	1.391	.193	2.438		
INDICATED (POST-TEST)	.983	1.601	.222	2.806		
PRES. ON RATE LEVEL	1.035	1.396	.205	2.636		
DERIVED BY FORMULA	1.024	1.523	.221	2.768		
UNDERLYING PRES. RATE	1.150	1.552	.228	2.930		
PROPOSED	1.024	1.523	.221	2.768		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.650
IND. RATES				2.65	MINIMUM PREMIUM	
MAN. RATES	2.83	3.00	2.91	+ 2.65	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	99,080	1,891,771	1.909			5	9	39	53
2011	100,105	2,223,385	2.221			1	20	29	50
2012	130,076	2,602,112	2.000			4	13	19	36
2013	131,817	2,690,134	2.040	1		3	8	19	31
2014	135,254	1,152,795	.852				5	22	27
TOTAL	596,332	10,560,197	1.771	1		13	55	128	197
O.D.		15,303	.002					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			701,277	254,097	190,969			250,371	126,640	207,426	160,991
2011			170,036	941,588	227,295			49,012	432,512	198,906	204,036
2012			657,207	532,490	171,580			438,993	325,793	196,904	279,145
2013	608,229		416,400	249,765	267,820	366,039		123,745	295,867	157,056	205,213
2014				250,406	341,096				194,033	213,307	153,953
TOTAL	608,229		1,944,920	2,228,346	1,198,760	366,039		862,121	1,374,845	973,599	1,003,338
O.D.					3,380					6,166	5,757

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,016,150	375,556	296,574			525,529	174,384	282,097	158,737
2011		1,898	306,339	1,309,367	354,753		2,073	130,483	514,300	259,512	197,711
2012	152	8,752	1,008,095	716,785	266,282	4,692	14,342	882,254	381,542	247,404	274,958
2013	549,769	6,491	746,158	350,189	366,114	390,038	6,918	393,779	296,332	186,349	200,698
2014	92	9,702	598,361	411,638	369,048	439	13,549	258,102	176,286	168,525	151,490
TOTAL	550,013	26,843	3,675,103	3,163,535	1,652,771	395,169	36,882	2,190,147	1,542,844	1,143,887	983,594
O.D.					5,249					8,386	5,608

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,874,157	7,516,672	989,202	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,775,866	-2,237,467	4,512	
TOTAL LOSSES	4,098,291	5,279,205	993,714	
EXPECTED LOSSES	5,408,731	6,386,716	1,294,041	
CREDIBILITY	.09	.28	.42	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.687	.885	.167	1.739
INDICATED (POST-TEST)	.791	1.019	.192	2.002
PRES. ON RATE LEVEL	.816	.964	.195	1.975
DERIVED BY FORMULA	.814	.979	.194	1.987
UNDERLYING PRES. RATE	.907	1.071	.217	2.195
PROPOSED	.814	.979	.194	1.987

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.902
IND. RATES				1.90	MINIMUM PREMIUM	
MAN. RATES	2.15	2.28	2.18	+ 1.90	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	920,032	23,930,881	2.601			920,032			36	112	331	479
2011	986,333	25,970,313	2.633			986,333			37	111	337	485
2012	1,028,886	29,058,885	2.824			1,028,886		1	35	184	338	559
2013	1,088,017	25,556,975	2.348			1,088,017	1		18	120	422	561
2014	1,119,284	24,151,525	2.157			1,119,284			12	61	443	516
TOTAL	5,142,552	128,668,579	2.502			5,142,552	2	1	138	588	1871	2600
O.D.		252,634	.004							3	10	13

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			6,069,019	3,969,198	3,436,464			2,419,930	2,318,045	3,455,362	2,262,863
2011			5,893,291	4,521,671	3,210,362			4,037,927	2,636,664	3,323,301	2,347,097
2012	178,461	522,771	6,021,281	7,003,806	3,287,193		1,157	2,007,166	4,037,662	3,517,156	2,482,232
2013	173,445		3,056,942	5,146,013	4,483,058	12,043		2,620,626	3,431,306	4,215,124	2,418,418
2014			2,326,691	2,337,011	5,023,950			1,977,355	3,458,050	6,787,630	2,240,838
TOTAL	351,906	522,771	23,367,224	22,977,699	19,441,027	12,043	1,157	13,063,004	15,881,727	21,298,573	11,751,448
O.D.				37,785	34,680				34,281	74,169	71,719

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			8,794,009	5,866,472	5,336,824			5,079,432	3,191,949	4,699,296	2,231,183
2011		57,505	8,523,472	6,357,462	4,979,648		151,626	7,237,487	3,204,558	4,321,683	2,274,337
2012	213,946	915,133	9,919,605	9,431,345	4,734,675	21,455	89,783	4,752,246	4,662,459	4,160,683	2,444,999
2013	284,243	75,875	7,709,691	6,714,107	5,873,148	46,402	95,322	5,512,729	3,718,940	4,609,142	2,365,213
2014	2,747	169,344	9,478,773	5,077,218	5,486,668	13,038	445,017	7,260,052	3,505,231	5,107,625	2,204,985
TOTAL	500,936	1,217,857	44,425,550	33,446,604	26,410,963	80,895	781,748	29,841,946	18,283,137	22,898,429	11,520,717
O.D.	3	278	20,188	56,836	44,961	10	234	10,675	46,298	82,732	70,454

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	76,880,320	101,269,960	11,591,171			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-29,975,360	-30,330,036	47,614			
TOTAL LOSSES	46,904,960	70,939,924	11,638,785			
EXPECTED LOSSES	57,853,710	85,983,469	14,090,593			
CREDIBILITY	.40	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.912	1.379	.226	2.517		
INDICATED (POST-TEST)	1.050	1.587	.260	2.897		
PRES. ON RATE LEVEL	1.012	1.504	.247	2.763		
DERIVED BY FORMULA	1.027	1.587	.260	2.874		
UNDERLYING PRES. RATE	1.125	1.672	.274	3.071		
PROPOSED	1.027	1.587	.260	2.874		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.752
IND. RATES				2.75	MINIMUM PREMIUM	
MAN. RATES	2.85	3.02	3.05	+ 2.75	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	309,850	4,793,273	1,546			309,850			9	29	71	109
2011	313,132	3,520,749	1,124			313,132			4	26	60	90
2012	316,953	3,565,035	1,124			316,953			4	25	81	110
2013	315,194	3,876,309	1,229			315,194			5	12	67	84
2014	346,718	3,382,298	.975			346,718				9	84	93
TOTAL	1,601,847	19,137,664	1.195			1,601,847			22	101	363	486
O.D.		4,286										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,503,037	849,021	405,952			396,360	753,657	405,943	479,303
2011			650,581	604,840	312,745			234,160	632,488	523,043	562,892
2012			618,976	832,015	410,590			224,512	389,026	665,661	424,255
2013			973,391	493,422	453,265			356,120	417,485	584,534	598,092
2014				358,985	765,604				569,632	1,224,475	463,602
TOTAL			3,745,985	3,138,283	2,348,156			1,211,152	2,762,288	3,403,656	2,528,144
O.D.											4,286

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			2,177,901	1,254,853	630,444			831,961	1,037,785	552,085	472,593
2011		6,433	959,431	847,577	488,425		9,712	499,695	757,325	677,669	545,442
2012	145	10,036	1,042,464	1,118,773	584,516	2,395	9,606	531,096	466,260	769,761	417,891
2013	343	13,956	1,645,771	689,401	646,250	4,051	15,373	917,484	470,533	642,057	584,934
2014	160	18,173	1,108,098	739,678	795,828	1,696	47,900	1,008,311	686,799	910,178	456,184
TOTAL	648	48,598	6,933,665	4,650,282	3,145,463	8,142	82,591	3,788,547	3,418,702	3,551,750	2,477,044
O.D.											4,174

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,862,191	14,766,197	2,481,218	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,466,786	-4,337,848	10,102	
TOTAL LOSSES	5,395,405	10,428,349	2,491,320	
EXPECTED LOSSES	10,508,117	12,270,148	3,027,491	
CREDIBILITY	.18	.54	.81	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.337	.651	.156	1.144
INDICATED (POST-TEST)	.388	.749	.180	1.317
PRES. ON RATE LEVEL	.591	.689	.170	1.450
DERIVED BY FORMULA	.554	.721	.178	1.453
UNDERLYING PRES. RATE	.656	.766	.189	1.611
PROPOSED	.553	.720	.177	1.450

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.388
IND. RATES				1.39	MINIMUM PREMIUM	
MAN. RATES	1.58	1.68	1.60	+ 1.39	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	334,957	7,120,374	2.125			334,957			12	17	96	125
2011	344,711	6,711,103	1.946			344,711			9	28	83	120
2012	369,273	6,983,602	1.891			369,273			7	37	74	118
2013	362,071	5,493,045	1.517			362,071			5	30	85	120
2014	372,650	7,391,844	1.983			372,650			6	23	106	135
TOTAL	1,783,662	33,699,968	1.889			1,783,662			39	135	444	618
O.D.		20,115	.001							1		1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			2,243,967	695,558	965,987			1,082,939	387,201	1,070,018	674,704
2011			1,687,134	1,218,346	630,326			1,123,856	761,690	870,680	419,071
2012			1,253,022	1,266,136	847,010			947,302	1,222,625	943,492	504,015
2013			718,157	1,164,259	957,959			253,374	834,233	1,041,624	523,439
2014			1,275,945	1,132,692	1,276,764			441,153	1,070,585	1,472,027	722,678
TOTAL			7,178,225	5,476,991	4,678,046			3,848,624	4,276,334	5,397,841	2,843,907
O.D.				2,500					1,036		16,579

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			3,147,451	1,028,034	1,500,180			2,060,289	533,176	1,455,225	665,258
2011		16,557	2,460,129	1,709,878	991,342		45,919	2,189,278	925,036	1,135,420	406,080
2012	275	17,756	1,915,964	1,720,826	1,188,097	8,580	31,697	1,787,559	1,412,626	1,129,790	496,455
2013	350	17,815	1,847,743	1,516,096	1,270,104	4,131	18,490	1,032,106	892,308	1,126,326	511,923
2014	1,398	70,365	3,832,622	1,868,577	1,576,757	3,962	141,186	2,207,282	1,103,796	1,175,415	711,115
TOTAL	2,023	122,493	13,203,909	7,843,411	6,526,480	16,673	237,292	9,276,514	4,866,942	6,022,176	2,790,831
O.D.			165	3,464	28			85	1,223	13	16,219

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	22,859,154	25,263,737	2,807,050			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-9,426,453	-7,139,615	11,032			
TOTAL LOSSES	13,432,701	18,124,122	2,818,082			
EXPECTED LOSSES	18,139,843	20,173,218	3,353,284			
CREDIBILITY	.20	.58	.87			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.753	1.016	.158	1.927		
INDICATED (POST-TEST)	.867	1.169	.182	2.218		
PRES. ON RATE LEVEL	.915	1.018	.169	2.102		
DERIVED BY FORMULA	.905	1.106	.180	2.191		
UNDERLYING PRES. RATE	1.017	1.131	.188	2.336		
PROPOSED	.905	1.106	.180	2.191		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.098
IND. RATES				2.10	MINIMUM PREMIUM	
MAN. RATES	2.21	2.34	2.32	+ 2.10	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	1,361,771	12,357,062	.907			15	45	173	233
2011	1,334,804	12,359,071	.925		1	10	37	148	196
2012	1,422,567	12,236,129	.860			13	66	138	217
2013	1,513,562	10,918,615	.721	1		14	58	131	204
2014	1,516,184	6,071,429	.400			4	16	124	144
TOTAL	7,148,888	53,942,306	.755	1	1	56	222	714	994
O.D.		8,285							

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			2,409,137	1,411,089	3,121,581			857,931	1,201,516	2,477,820	877,988
2011		20,212	1,456,884	1,568,922	2,633,567		18,840	548,519	1,145,432	3,978,200	988,495
2012			2,359,743	2,179,756	2,245,594			851,887	1,982,725	1,701,745	914,679
2013	3,000		2,221,895	2,323,964	1,196,314			948,077	1,434,067	1,748,607	1,042,691
2014			581,644	664,720	1,213,569			257,077	378,896	1,962,670	1,012,853
TOTAL	3,000	20,212	9,029,303	8,148,451	10,410,625		18,840	3,463,491	6,142,636	11,869,042	4,836,706
O.D.											8,285

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			3,490,838	2,085,591	4,847,814			1,800,796	1,654,486	3,369,832	865,696
2011		53,621	2,208,769	2,223,202	3,608,123		65,368	1,168,028	1,402,158	3,782,044	957,852
2012	549	34,752	3,827,217	3,016,268	3,083,788	9,102	39,676	2,089,270	2,283,661	2,009,991	900,959
2013	5,809	40,404	4,502,153	2,965,829	1,758,346	11,470	45,004	2,644,267	1,567,944	1,925,578	1,019,752
2014	743	44,530	2,490,272	1,327,909	1,351,595	2,698	83,744	1,535,937	809,482	1,426,424	996,647
TOTAL	7,101	173,307	16,519,249	11,618,799	14,649,666	23,270	233,792	9,238,298	7,717,731	12,513,869	4,740,906
O.D.											8,138

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	26,195,017	46,500,065	4,749,044			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-10,114,775	-13,752,899	19,021			
TOTAL LOSSES	16,080,242	32,747,166	4,768,065			
EXPECTED LOSSES	19,444,975	38,889,950	5,719,111			
CREDIBILITY	.49	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.225	.458	.067	.750		
INDICATED (POST-TEST)	.259	.527	.077	.863		
PRES. ON RATE LEVEL	.245	.489	.072	.806		
DERIVED BY FORMULA	.252	.527	.077	.856		
UNDERLYING PRES. RATE	.272	.544	.080	.896		
PROPOSED	.252	.527	.077	.856		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	.819
IND. RATES				.82	MINIMUM PREMIUM	
MAN. RATES	.86	.91	.89	+ .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
2010	2,765,120	38,664,482	1.398			2,765,120	1		37	339	555	932
2011	2,795,092	41,717,062	1.492			2,795,092	1		42	304	592	939
2012	2,800,468	40,289,881	1.438			2,800,468	1	2	30	318	553	904
2013	2,810,195	35,209,619	1.252			2,810,195	3		17	321	558	899
2014	2,935,984	31,211,251	1.063			2,935,984	1	1	5	117	773	897
TOTAL	14,106,859	187,092,295	1.326			14,106,859	7	3	131	1399	3031	4571
O.D.		561,987	.003							5	17	22

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	188,825		6,209,896	9,221,672	5,146,345	7,852		2,454,593	6,410,766	4,108,676	4,915,857
2011	62,606		7,405,410	8,803,053	5,401,241			3,310,224	6,489,334	5,126,925	5,118,269
2012	175,759	73,749	5,616,026	9,598,898	4,916,573	355,869	11,054	2,778,017	6,831,037	5,187,165	4,745,734
2013	51,080		2,944,880	8,509,744	4,545,155	10,455		1,211,387	8,388,559	4,928,721	4,619,638
2014		93,424	1,039,840	3,787,510	7,204,856	656	21,605	503,132	2,343,204	10,908,065	5,308,959
TOTAL	478,270	167,173	23,216,052	39,920,877	27,214,170	374,832	32,659	10,257,353	30,462,900	30,259,552	24,708,457
O.D.				131,691	168,877				103,786	73,395	84,238

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	289,091		8,862,371	13,629,647	7,992,269	22,480		4,993,650	8,827,631	5,587,809	4,847,035
2011	85,891	73,475	10,961,198	12,335,504	8,345,055		134,665	6,753,910	7,776,371	6,660,763	4,959,603
2012	159,142	217,413	9,935,414	12,881,566	6,911,596	807,794	143,494	6,534,760	7,822,826	6,152,439	4,674,548
2013	85,109	100,029	9,931,629	10,576,365	6,223,534	47,659	137,425	7,306,023	8,279,865	5,622,715	4,518,006
2014	2,442	346,456	12,035,419	7,457,013	7,690,052	13,024	394,891	7,363,129	4,540,903	7,867,668	5,224,016
TOTAL	621,675	737,373	51,726,031	56,880,095	37,162,506	890,957	810,475	32,951,472	37,247,596	31,891,394	24,223,208
O.D.	3	1,002	58,133	200,155	228,056	9	850	26,838	119,589	91,646	82,627

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	87,824,818	163,821,037	24,305,835	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-35,541,313	-48,869,378	97,309	
TOTAL LOSSES	52,283,505	114,951,659	24,403,144	
EXPECTED LOSSES	68,136,129	137,824,012	29,765,471	
CREDIBILITY	.78	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.371	.815	.173	1.359
INDICATED (POST-TEST)	.427	.938	.199	1.564
PRES. ON RATE LEVEL	.435	.879	.190	1.504
DERIVED BY FORMULA	.429	.938	.199	1.566
UNDERLYING PRES. RATE	.483	.977	.211	1.671
PROPOSED	.428	.937	.199	1.564

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.497
IND. RATES				1.50	MINIMUM PREMIUM	
MAN. RATES	1.54	1.63	1.66	+ 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
2010	24,350	1,744,472	7.164		1	2	6	22	31
2011	30								
2012									
2013									
2014									
TOTAL	24,380	1,744,472	7.155		1	2	6	22	31
O.D.		340	.001						

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		65,174	283,586	380,086	437,192		27,277	218,152	105,500	138,481	89,024
TOTAL		65,174	283,586	380,086	437,192		27,277	218,152	105,500	138,481	89,024
O.D.											340

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		120,833	410,916	561,767	678,960		43,316	457,901	145,272	188,333	87,778
TOTAL		120,833	410,916	561,767	678,960		43,316	457,901	145,272	188,333	87,778
O.D.											335

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,032,966	1,574,332	88,113			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-311,926	-220,317	38			
TOTAL LOSSES	721,040	1,354,015	88,151			
EXPECTED LOSSES	475,654	545,624	53,880			
CREDIBILITY	.01	.03	.05			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.958	5.554	.362	8.874		
INDICATED (POST-TEST)	3.405	6.393	.417	10.215		
PRES. ON RATE LEVEL	1.755	2.014	.199	3.968		
DERIVED BY FORMULA	1.772	2.145	.210	4.127		
UNDERLYING PRES. RATE	1.951	2.238	.221	4.410		
PROPOSED	1.772	2.145	.210	4.127		
YEAR	4-1-12	4-1-13	4-1-14	1-1-19	IND. RATE	3.952
IND. RATES				3.95	MINIMUM PREMIUM	
MAN. RATES	4.47	4.59	4.38	+ 3.95	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	157,538	1,214,979	.771				6	15	21
2011	168,357	776,051	.460			1	3	10	14
2012	160,215	1,891,297	1.180			3	5	17	25
2013	162,857	816,302	.501			2	2	15	19
2014	169,040	589,288	.348				1	15	16
TOTAL	818,007	5,287,917	.646			6	17	72	95
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
2010				499,081	157,450				334,729	160,400	63,319
2011			132,266	104,783	217,787			29,179	67,536	143,558	80,942
2012			595,538	172,452	292,125			206,179	178,512	296,365	150,126
2013			314,670	93,502	60,098			152,115	19,494	123,199	53,224
2014				50,003	123,165				47,915	274,354	93,851
TOTAL			1,042,474	919,821	850,625			387,473	648,186	997,876	441,462
O.D.				49,404							

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				737,642	244,520				460,923	218,144	62,433
2011		1,364	197,970	149,713	330,806		1,242	62,388	82,194	184,135	78,433
2012	140	6,718	860,534	254,793	409,819	2,202	7,125	430,631	217,075	346,533	147,874
2013	103	3,776	470,582	134,508	102,462	1,394	4,478	288,045	42,406	135,615	52,053
2014	24	2,803	169,319	111,956	126,783	264	6,355	156,589	106,257	195,561	92,349
TOTAL	267	14,661	1,698,405	1,388,612	1,214,390	3,860	19,200	937,653	908,855	1,079,988	433,142
O.D.				73,019							

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,674,046	4,664,864	433,142			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,216,578	-1,262,746	1,732			
TOTAL LOSSES	1,457,468	3,402,118	434,874			
EXPECTED LOSSES	2,331,319	3,558,330	531,705			
CREDIBILITY	.12	.34	.52			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.178	.416	.053	.647		
INDICATED (POST-TEST)	.205	.479	.061	.745		
PRES. ON RATE LEVEL	.256	.391	.059	.706		
DERIVED BY FORMULA	.250	.421	.060	.731		
UNDERLYING PRES. RATE	.285	.435	.065	.785		
PROPOSED	.250	.421	.060	.731		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	.700
IND. RATES				.70	MINIMUM PREMIUM	
MAN. RATES	.72	.76	.78	+ .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
2010	98,716	3,234,821	3.276			98,716			5	11	45	61
2011	95,949	2,244,708	2.339			95,949			4	10	32	46
2012	95,041	3,034,797	3.193			95,041			5	11	28	44
2013	94,982	2,207,215	2.323			94,982			1	12	34	47
2014	95,525	1,243,406	1.301			95,525			2	1	25	28
TOTAL	480,213	11,964,947	2.492			480,213			17	45	164	226
O.D.		17,160	.003								1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			946,610	515,240	494,246			423,155	302,786	366,989	185,795
2011			859,417	204,312	320,694			260,823	118,927	232,577	247,958
2012			984,473	512,515	126,357			620,027	416,167	236,059	139,199
2013			125,120	383,981	699,940			29,148	261,163	520,397	187,466
2014			326,129	14,122	267,378			83,034	2,976	337,361	212,406
TOTAL			3,241,749	1,630,170	1,908,615			1,416,187	1,102,019	1,693,383	972,824
O.D.					5,236					10,094	1,830

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,371,639	761,525	767,565			888,202	416,938	499,104	183,194
2011		8,349	1,225,698	294,285	499,944		10,669	503,734	146,810	301,644	240,271
2012	229	11,649	1,437,651	695,806	220,425	6,622	19,878	1,233,853	488,678	300,666	137,111
2013	95	6,192	568,312	550,946	860,079	943	4,963	264,965	296,331	546,413	183,342
2014	297	12,261	607,639	195,843	302,066	493	16,467	268,039	106,211	242,235	209,008
TOTAL	621	38,451	5,210,939	2,498,405	2,650,079	8,058	51,977	3,158,793	1,454,968	1,890,062	952,926
O.D.		7	485	304	6,811		10	517	494	11,362	1,790

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,469,858	8,512,485	954,716			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,209,925	-2,348,711	3,592			
TOTAL LOSSES	4,259,933	6,163,774	958,308			
EXPECTED LOSSES	8,033,964	6,598,127	1,128,501			
CREDIBILITY	.08	.24	.36			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.887	1.284	.200	2.371		
INDICATED (POST-TEST)	1.021	1.478	.230	2.729		
PRES. ON RATE LEVEL	1.505	1.236	.212	2.953		
DERIVED BY FORMULA	1.466	1.294	.218	2.978		
UNDERLYING PRES. RATE	1.673	1.374	.235	3.282		
PROPOSED	1.454	1.283	.216	2.953		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.828
IND. RATES				2.83	MINIMUM PREMIUM	
MAN. RATES	3.17	3.36	3.26	+ 2.83	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
2010	384,687	11,488,212	2.986			384,687	1		16	55	143	215
2011	401,831	9,077,534	2.259			401,831			8	51	145	204
2012	398,874	8,331,344	2.088			398,874			2	23	160	185
2013	439,954	9,585,805	2.178			439,954	1		2	41	157	201
2014	455,770	11,827,919	2.595			455,770				11	184	195
TOTAL	2,081,116	50,310,814	2.417			2,081,116	2		28	181	789	1000
O.D.		24,756	.001								1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	59,425		2,396,739	2,042,637	1,141,420	1,000		1,269,217	2,218,204	1,271,464	1,088,106
2011			1,404,830	1,871,871	1,249,054			714,755	1,378,744	1,785,978	672,302
2012			289,141	959,709	2,732,447			78,246	955,324	2,340,459	976,018
2013	128,804		470,564	1,310,921	2,253,104	608,481		182,001	1,280,789	2,255,959	1,095,182
2014				595,485	2,224,274				4,370,735	3,757,260	880,165
TOTAL	188,229		4,561,274	6,780,623	9,600,299	609,481		2,244,219	10,203,796	11,411,120	4,711,773
O.D.					858					9,449	14,449

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	90,980		3,462,896	3,019,017	1,772,625	2,863		2,629,776	3,054,463	1,729,198	1,072,873
2011		14,236	2,124,375	2,623,656	1,922,786		29,744	1,482,392	1,662,585	2,302,881	651,461
2012	68	10,558	843,118	1,412,074	3,594,978	836	11,754	480,868	1,163,104	2,668,546	961,378
2013	151,171	21,053	1,959,490	1,863,117	2,779,786	841,441	24,656	1,324,239	1,424,507	2,381,923	1,071,088
2014	369	43,275	2,576,417	1,644,721	2,223,069	5,201	146,661	3,088,788	2,103,898	2,792,240	866,082
TOTAL	242,588	89,122	10,966,296	10,562,585	12,293,244	850,341	212,815	9,006,063	9,408,557	11,874,788	4,622,882
O.D.					1,332					12,851	14,192

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	21,367,225	44,153,357	4,637,074			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-9,243,027	-12,628,107	18,663			
TOTAL LOSSES	12,124,198	31,525,250	4,655,737			
EXPECTED LOSSES	17,793,543	35,774,384	5,514,958			
CREDIBILITY	.22	.64	.97			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.583	1.515	.224	2.322		
INDICATED (POST-TEST)	.671	1.744	.258	2.673		
PRES. ON RATE LEVEL	.769	1.547	.239	2.555		
DERIVED BY FORMULA	.747	1.673	.257	2.677		
UNDERLYING PRES. RATE	.855	1.719	.265	2.839		
PROPOSED	.746	1.670	.257	2.673		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.559
IND. RATES				2.56	MINIMUM PREMIUM	
MAN. RATES	2.61	2.77	2.82	+ 2.56	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	44,969	307,806	.684			44,969			1	1	9	11
2011	45,866	494,551	1.078			45,866				1	9	10
2012	43,864	503,787	1.148			43,864				2	12	14
2013	45,242	341,236	.754			45,242				2	15	17
2014	48,190	416,810	.864			48,190				1	12	13
TOTAL	228,131	2,064,190	.905			228,131			1	7	57	65

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			125,269	16,029	33,986			12,870	20,809	60,611	38,232
2011				107,481	123,387				63,731	167,252	32,700
2012				181,723	79,932				69,595	127,896	44,641
2013				38,992	49,353				57,281	114,024	81,586
2014				8,797	68,214				2,729	161,971	175,099
TOTAL			125,269	353,022	354,872			12,870	214,145	631,754	372,258

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			181,515	23,691	52,782			27,014	28,654	82,431	37,697
2011		72	10,386	150,965	186,544		77	7,479	77,714	213,834	31,686
2012		918	45,862	240,645	109,389		664	22,498	82,455	146,257	43,971
2013	3	422	35,847	51,936	60,883	151	915	47,178	64,500	119,330	79,791
2014	9	1,224	71,903	44,863	67,189	117	2,337	70,217	47,458	112,756	172,297
TOTAL	12	2,636	345,513	512,100	476,787	268	3,993	174,386	300,781	674,608	365,442

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	526,808	1,964,276	365,442	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-395,361	-457,702	1,045	
TOTAL LOSSES	131,447	1,506,574	366,487	
EXPECTED LOSSES	757,394	1,291,222	317,102	
CREDIBILITY	.05	.15	.22	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.058	.660	.161	.879
INDICATED (POST-TEST)	.067	.760	.185	1.012
PRES. ON RATE LEVEL	.299	.509	.125	.933
DERIVED BY FORMULA	.287	.547	.138	.972
UNDERLYING PRES. RATE	.332	.566	.139	1.037
PROPOSED	.287	.547	.138	.972

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE
IND. RATES				.93	MINIMUM PREMIUM
MAN. RATES	.95	1.01	1.03	+ .93	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	642,910	3,219,205	.500	1		5	18	36	60	
2011	718,808	2,221,270	.309			4	13	25	42	
2012	670,039	3,746,596	.559			8	15	38	61	
2013	724,755	3,407,700	.470			3	17	27	47	
2014	724,151	1,337,334	.184			2	5	18	25	
TOTAL	3,480,663	13,932,105	.400	1		22	68	144	235	
O.D.		5,643								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	200,000		1,087,111	641,582	161,482	3,000		215,628	400,334	225,218	284,850
2011			728,365	331,017	159,065			241,308	327,850	236,617	197,048
2012			1,457,213	371,444	570,139			479,524	243,686	387,446	237,144
2013			813,074	584,816	214,369			911,046	475,851	249,601	158,943
2014			310,139	234,717	111,664			194,416	117,769	207,084	161,545
TOTAL	200,000		4,395,902	2,163,576	1,216,719	3,000		2,041,922	1,565,490	1,305,966	1,039,530
O.D.											5,643

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	306,200		1,575,223	948,260	250,785	8,589		452,603	551,261	306,296	280,862
2011		7,064	1,046,203	466,203	256,023		9,877	484,255	393,405	309,122	190,940
2012	339	16,043	2,081,535	549,434	813,111	5,125	14,946	946,792	302,345	460,559	233,587
2013	241	10,310	1,170,625	736,169	344,647	5,969	21,138	1,292,379	505,284	320,717	155,446
2014	306	13,282	704,833	309,923	185,150	911	36,762	479,853	149,949	174,107	158,960
TOTAL	307,086	46,699	6,578,419	3,009,989	1,849,716	20,594	82,723	3,655,882	1,902,244	1,570,801	1,019,795
O.D.											5,526

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	10,691,403	8,332,750	1,025,321		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-4,225,972	-2,504,933	4,233		
TOTAL LOSSES	6,465,431	5,827,817	1,029,554		
EXPECTED LOSSES	8,109,945	7,065,746	1,287,845		
CREDIBILITY	.31	.90	1.00		
PURE PREMIUMS					
INDICATED (PRE-TEST)	.186	.167	.030	.383	
INDICATED (POST-TEST)	.214	.192	.035	.441	
PRES. ON RATE LEVEL	.210	.183	.033	.426	
DERIVED BY FORMULA	.211	.191	.035	.437	
UNDERLYING PRES. RATE	.233	.203	.037	.473	
PROPOSED	.211	.191	.035	.437	
IND. RATES					
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE
IND. RATES				.42	MINIMUM PREMIUM
MAN. RATES	.45	.48	.47	+ .42	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	55,858	2,976,617	5.328			5	17	25	47
2011	429	36,035	8.399					1	1
2012									
2013									
2014									
TOTAL	56,287	3,012,652	5.352			5	17	26	48
O.D.		1,856	.003						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			764,089	838,943	381,270			266,057	317,666	220,847	187,745
2011					28,086					3,047	4,902
TOTAL			764,089	838,943	409,356			266,057	317,666	223,894	192,647
O.D.											1,856

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,107,166	1,239,957	592,111			558,454	437,426	300,352	185,117
2011		12	749	471	42,200		2	41	44	3,882	4,750
TOTAL		12	1,107,915	1,240,428	634,311		2	558,495	437,470	304,234	189,867
O.D.											1,830

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,666,424	2,616,443	191,697	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,015,048	-813,102	183	
TOTAL LOSSES		1,803,341	191,880	
EXPECTED LOSSES	3,075,522	2,013,949	260,609	
CREDIBILITY	.02	.06	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	3.204	.341	3.545
INDICATED (POST-TEST)	.000	3.688	.392	4.080
PRES. ON RATE LEVEL	4.917	3.219	.417	8.553
DERIVED BY FORMULA	4.819	3.247	.415	8.481
UNDERLYING PRES. RATE	5.464	3.578	.463	9.505
PROPOSED	4.819	3.247	.415	8.481

YEAR	4-1-12	4-1-13	4-1-14	1-1-19	IND. RATE	8.122
IND. RATES				8.12	MINIMUM PREMIUM	
MAN. RATES	9.63	9.89	9.44	+ 8.12	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
2010	4,504	175,515	3.896			4,504				1	3	4
2011	6,228	364,364	5.850			6,228				2	3	5
2012	6,023	246,407	4.091			6,023				2		2
2013	5,182	418,525	8.076			5,182			1		2	3
2014	5,827	926,468	15.899			5,827	1			1	4	6
TOTAL	27,764	2,131,279	7.676			27,764	1		1	6	12	20
O.D.		82										

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				12,857	39,029				19,411	77,669	26,549
2011				192,302	15,099				27,027	31,022	98,914
2012				110,440					108,473		27,494
2013			183,969		21,878			155,000		11,783	45,895
2014	246,699			19,020	85,464	200,590			70,550	292,602	11,543
TOTAL	246,699		183,969	334,619	161,470	200,590		155,000	225,461	413,076	210,395
O.D.											82

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				19,003	60,613				26,729	105,629	26,177
2011		44	13,091	266,652	24,745		14	2,638	32,375	39,854	95,848
2012		493	23,377	143,424	3,284		853	24,880	118,776	3,576	27,082
2013	55	1,797	239,552	14,211	40,093	1,335	4,061	266,597	12,909	21,597	44,885
2014	310,220	1,672	99,334	63,469	85,465	134,158	7,845	183,916	124,945	210,605	11,358
TOTAL	310,275	4,006	375,354	506,759	214,200	135,493	12,773	478,031	315,734	381,261	205,350
O.D.											81

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,315,932	1,417,954	205,431	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-229,364	-206,734	671	
TOTAL LOSSES	1,086,568	1,211,220	206,102	
EXPECTED LOSSES	444,224	584,710	203,788	
CREDIBILITY	.01	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.914	4.363	.742	9.019
INDICATED (POST-TEST)	4.505	5.022	.854	10.381
PRES. ON RATE LEVEL	1.440	1.895	.660	3.995
DERIVED BY FORMULA	1.471	2.020	.670	4.161
UNDERLYING PRES. RATE	1.600	2.106	.734	4.440
PROPOSED	1.471	2.020	.670	4.161

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	3.984
IND. RATES				3.98	MINIMUM PREMIUM	
MAN. RATES	4.11	4.36	4.41	+ 3.98	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	104,246	5,050,484	4.844			5	2	147	154
2011	99,034	4,338,964	4.381			3	9	108	120
2012	111,119	4,557,147	4.101			4	4	114	122
2013	107,256	2,600,217	2.424			3	1	67	71
2014	92,449	1,697,152	1.835			1	3	70	74
TOTAL	514,104	18,243,964	3.549			16	19	506	541
O.D.		13,532	.002						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			789,696	121,328	1,787,285			378,575	43,876	1,211,727	717,997
2011			524,753	487,805	1,091,875			60,370	518,245	925,425	730,491
2012			682,035	184,568	1,325,133			397,190	174,453	1,136,445	657,323
2013			622,312	113,189	684,395			231,134	21,000	514,971	413,216
2014			153,591	114,907	459,253			30,667	13,085	614,680	310,969
TOTAL			2,772,387	1,021,797	5,347,941			1,097,936	770,659	4,403,248	2,829,996
O.D.											13,532

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,144,269	179,322	2,775,656			794,629	60,418	1,647,943	707,945
2011		5,517	796,259	697,653	1,655,521		2,852	168,629	626,294	1,186,153	707,846
2012	161	8,907	1,074,519	332,648	1,757,519	4,241	12,907	819,639	260,275	1,298,524	647,463
2013	219	8,961	1,037,149	268,871	859,742	2,224	7,498	479,608	91,529	537,668	404,125
2014	198	12,852	713,038	370,687	481,063	546	13,306	314,654	185,066	431,046	305,993
TOTAL	578	36,237	4,765,234	1,849,181	7,529,501	7,011	36,563	2,577,159	1,223,582	5,101,334	2,773,372
O.D.											13,165

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,422,782	15,703,598	2,786,537			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,250,657	-4,321,662	9,886			
TOTAL LOSSES	4,172,125	11,381,936	2,796,423			
EXPECTED LOSSES	6,200,094	12,091,726	3,243,996			
CREDIBILITY	.09	.25	.38			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.812	2.214	.544	3.570		
INDICATED (POST-TEST)	.935	2.548	.626	4.109		
PRES. ON RATE LEVEL	1.085	2.116	.568	3.769		
DERIVED BY FORMULA	1.072	2.224	.590	3.886		
UNDERLYING PRES. RATE	1.206	2.352	.631	4.189		
PROPOSED	1.072	2.224	.590	3.886		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	3.721
IND. RATES				3.72	MINIMUM PREMIUM	
MAN. RATES	3.94	4.18	4.16	+ 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
2010	944,483	18,142,831	1.920	1		20	73	317	411
2011	979,524	16,882,544	1.723			18	52	335	405
2012	958,732	16,210,266	1.690			13	54	326	393
2013	966,064	18,589,795	1.924			9	65	368	442
2014	1,015,229	12,364,445	1.217			2	20	379	401
TOTAL	4,864,032	82,189,881	1.690	1		62	264	1725	2052
O.D.		300,542	.006				8	5	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	3,000		3,238,125	2,699,342	2,889,829			1,620,665	1,936,044	3,359,992	2,395,834
2011			2,697,642	2,436,126	3,272,550			1,485,781	1,319,887	3,507,024	2,163,534
2012			2,272,673	2,383,980	3,562,546			1,325,163	1,161,869	3,353,848	2,150,187
2013			1,290,523	2,939,502	4,616,110			481,283	1,955,981	4,653,535	2,652,861
2014			276,980	923,532	3,865,411			66,279	514,846	4,111,646	2,605,751
TOTAL	3,000		9,775,943	11,382,482	18,206,446			4,979,171	6,888,627	18,986,045	11,968,167
O.D.				126,040	21,360				80,675	37,707	34,760

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	4,593		4,692,042	3,989,626	4,487,903			3,401,775	2,665,933	4,569,589	2,362,292
2011		27,456	4,026,246	3,448,107	4,993,157		61,729	2,951,520	1,626,919	4,505,866	2,096,464
2012	529	36,536	3,875,869	3,356,053	4,799,407	14,157	47,214	2,845,136	1,481,902	3,858,704	2,117,934
2013	819	47,837	4,578,369	4,126,275	5,740,708	9,636	45,905	2,541,609	2,319,775	4,874,849	2,594,498
2014	884	83,228	4,862,957	2,960,676	3,911,228	3,831	93,157	2,268,963	1,478,171	2,915,400	2,564,059
TOTAL	6,825	195,057	22,035,483	17,880,737	23,932,403	27,624	248,005	14,009,003	9,572,700	20,724,408	11,735,247
O.D.		226	11,764	177,436	32,017		203	8,266	101,278	46,548	34,105

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	36,542,456	72,467,527	11,769,352	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-14,307,430	-21,298,788	46,974	
TOTAL LOSSES	22,235,026	51,168,739	11,816,326	
EXPECTED LOSSES	27,433,140	60,070,794	14,348,895	
CREDIBILITY	.38	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.457	1.052	.243	1.752
INDICATED (POST-TEST)	.526	1.211	.280	2.017
PRES. ON RATE LEVEL	.508	1.111	.265	1.884
DERIVED BY FORMULA	.515	1.211	.280	2.006
UNDERLYING PRES. RATE	.564	1.235	.295	2.094
PROPOSED	.515	1.211	.280	2.006

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.921
IND. RATES				1.92	MINIMUM PREMIUM	
MAN. RATES	2.02	2.14	2.08	+ 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
2010	532,378	14,945,161	2.807			24	39	200	263
2011	607,528	15,864,310	2.611			26	46	208	280
2012	662,531	15,502,240	2.339	1		13	29	219	262
2013	697,703	12,304,614	1.763			12	53	232	297
2014	763,085	10,429,140	1.366	1		5	11	236	253
TOTAL	3,263,225	69,045,465	2.116	2		80	178	1095	1355
O.D.		20,991						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			5,105,113	1,520,952	2,214,451			2,293,431	983,603	1,862,337	965,274
2011			4,601,688	1,968,610	2,177,521			2,704,669	1,585,516	1,914,615	911,691
2012	285,567		2,840,921	1,300,052	4,291,838	9,000		1,782,239	1,035,430	2,999,488	957,705
2013			2,126,201	2,071,093	2,676,284			807,303	1,558,996	2,031,245	1,033,492
2014	4,800		975,595	811,222	3,235,206	5,000		427,308	437,715	3,647,803	884,491
TOTAL	290,367		15,649,518	7,671,929	14,595,300	14,000		8,014,950	5,601,260	12,455,488	4,752,653
O.D.					4,493					1,719	14,779

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			6,940,064	2,247,967	3,439,041			3,907,018	1,354,421	2,532,774	951,760
2011		45,082	6,632,903	2,795,087	3,378,048		110,404	5,245,908	1,931,143	2,499,164	883,429
2012	340,727	36,805	4,304,256	2,001,138	5,734,096	43,590	54,012	3,353,854	1,336,714	3,466,147	943,339
2013	921	43,060	4,620,988	2,893,180	3,465,264	10,594	43,418	2,511,366	1,701,657	2,211,469	1,010,755
2014	7,390	88,245	4,911,146	2,600,389	3,375,426	7,804	133,819	2,547,453	1,339,843	2,618,483	870,339
TOTAL	349,038	213,192	27,409,357	12,537,761	19,391,875	61,988	341,653	17,565,599	7,663,778	13,328,037	4,659,622
O.D.	1	72	4,065	2,431	4,331	1	24	718	484	1,194	14,482

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	45,945,708	52,929,891	4,674,104			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-17,520,719	-15,508,915	20,270			
TOTAL LOSSES	28,424,989	37,420,976	4,694,374			
EXPECTED LOSSES	34,100,701	44,281,963	5,743,276			
CREDIBILITY	.29	.86	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.871	1.147	.144	2.162		
INDICATED (POST-TEST)	1.003	1.320	.166	2.489		
PRES. ON RATE LEVEL	.940	1.221	.159	2.320		
DERIVED BY FORMULA	.958	1.306	.166	2.430		
UNDERLYING PRES. RATE	1.045	1.357	.176	2.578		
PROPOSED	.958	1.306	.166	2.430		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.327
IND. RATES				2.33	MINIMUM PREMIUM	
MAN. RATES	2.45	2.60	2.56	+ 2.33	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	367,901	8,900,249	2.419		1	5	28	232	266
2011	412,881	13,325,036	3.227			13	32	250	295
2012	482,627	12,941,175	2.681			9	35	289	333
2013	581,580	14,754,045	2.536			9	32	321	362
2014	683,452	10,281,320	1.504		1	1	13	359	374
TOTAL	2,528,441	60,201,825	2.381		2	37	140	1451	1630
O.D.		104,152	.004				2		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		6,629	1,025,988	1,076,556	2,518,646		16,568	386,456	707,590	2,252,008	909,808
2011			2,396,167	1,362,065	3,189,039			1,748,902	851,789	2,764,043	1,013,031
2012			1,260,294	1,717,300	3,623,259			984,356	852,766	3,169,719	1,333,481
2013			1,341,532	1,849,043	4,236,847			503,252	1,733,251	3,842,186	1,247,934
2014		9,741	151,917	565,789	3,507,451		594	414,924	385,470	4,072,003	1,173,431
TOTAL		16,370	6,175,898	6,570,753	17,075,242		17,162	4,037,890	4,530,866	16,099,959	5,677,685
O.D.				66,949					31,959		5,244

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		12,290	1,486,656	1,591,149	3,911,460		26,310	811,171	974,353	3,062,727	897,071
2011		23,167	3,357,538	1,955,887	4,848,288		62,401	2,950,413	1,063,483	3,554,007	981,627
2012	295	24,167	2,385,618	2,470,281	4,816,553	10,514	35,620	2,145,758	1,122,631	3,629,601	1,313,479
2013	724	39,701	3,898,315	2,816,859	5,214,195	8,981	41,457	2,317,054	1,986,823	4,036,067	1,220,479
2014	673	83,238	3,993,245	2,427,962	3,492,881	4,659	136,141	2,661,255	1,427,329	2,906,438	1,154,656
TOTAL	1,692	182,563	15,121,372	11,262,138	22,283,377	24,154	301,929	10,885,651	6,574,619	17,188,840	5,567,312
O.D.		12	4,419	92,746	717			2,630	37,746	401	5,150

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	26,524,422	57,440,584	5,572,462	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-10,743,737	-16,394,780	25,924	
TOTAL LOSSES	15,780,685	41,045,804	5,598,386	
EXPECTED LOSSES	21,163,051	47,484,122	6,700,370	
CREDIBILITY	.25	.73	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.624	1.623	.221	2.468
INDICATED (POST-TEST)	.718	1.868	.254	2.840
PRES. ON RATE LEVEL	.753	1.690	.238	2.681
DERIVED BY FORMULA	.744	1.820	.254	2.818
UNDERLYING PRES. RATE	.837	1.878	.265	2.980
PROPOSED	.744	1.820	.254	2.818

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	TOTAL
IND. RATES				2.70	MINIMUM PREMIUM	
MAN. RATES	2.81	2.98	2.96	+ 2.70	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
2010	353,593	3,915,047	1.107			353,593			4	11	86	101
2011	352,634	4,707,880	1.335			352,634			4	17	91	112
2012	359,129	4,898,677	1.364			359,129	1		3	16	78	98
2013	367,243	5,233,640	1.425			367,243	1		3	25	76	105
2014	369,647	2,928,709	.792			369,647				9	85	94
TOTAL	1,802,246	21,683,953	1.203			1,802,246	2		14	78	416	510
O.D.		189,287	.010							2		2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			530,936	353,363	715,220			177,047	550,387	997,478	590,616
2011			628,841	417,590	876,298			263,091	677,926	1,280,270	563,864
2012	113,275		527,493	597,727	690,324	1,500		717,600	896,574	775,123	579,061
2013	228,434		536,590	920,328	504,739			356,040	1,089,891	968,294	629,324
2014				84,579	838,975				148,807	1,237,155	619,193
TOTAL	341,709		2,223,860	2,373,587	3,625,556	1,500		1,513,778	3,363,585	5,258,320	2,982,058
O.D.				133,522					42,887		12,878

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			769,326	522,270	1,110,734			371,621	757,883	1,356,567	582,347
2011		6,415	931,656	597,497	1,332,795		11,237	568,006	822,375	1,643,165	546,384
2012	135,027	8,484	896,364	828,673	937,655	12,025	26,714	1,548,831	1,044,418	926,604	570,375
2013	372,720	12,902	1,354,751	1,158,753	705,657	5,435	23,849	1,335,388	1,125,713	1,075,243	615,479
2014	120	14,584	857,033	530,346	822,656	1,075	24,891	647,592	438,978	874,732	609,286
TOTAL	507,867	42,385	4,809,130	3,637,539	4,909,497	18,535	86,691	4,471,438	4,189,367	5,876,311	2,923,871
O.D.		6	1,706	194,949	277			3,510	50,700	535	12,672

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,941,268	18,859,175	2,936,543	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,383,256	-5,544,385	11,544	
TOTAL LOSSES	5,558,012	13,314,790	2,948,087	
EXPECTED LOSSES	8,398,465	15,625,472	3,550,425	
CREDIBILITY	.20	.58	.88	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.308	.739	.164	1.211
INDICATED (POST-TEST)	.355	.851	.189	1.395
PRES. ON RATE LEVEL	.420	.780	.177	1.377
DERIVED BY FORMULA	.407	.821	.188	1.416
UNDERLYING PRES. RATE	.466	.867	.197	1.530
PROPOSED	.401	.809	.185	1.395

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.335
IND. RATES				1.34	MINIMUM PREMIUM	
MAN. RATES	1.48	1.57	1.52	+ 1.34	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	215,182	3,097,316	1.439			215,182			3	17	75	95
2011	223,241	4,944,020	2.214			223,241			2	19	87	108
2012	234,400	3,784,172	1.614			234,400			1	28	80	109
2013	236,350	3,769,416	1.594			236,350			3	32	71	106
2014	234,091	3,592,585	1.534			234,091				31	80	111
TOTAL	1,143,264	19,187,509	1.678			1,143,264			9	127	393	529
O.D.		28,159	.002								1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			510,376	564,753	401,342			363,328	233,604	479,731	544,182
2011			279,246	980,487	843,725			211,879	1,452,022	659,063	517,598
2012			198,733	921,679	883,673			100,556	401,272	823,359	454,900
2013			384,831	848,403	469,085			316,017	569,959	629,814	551,307
2014				840,285	663,239				522,866	971,119	595,076
TOTAL			1,373,186	4,155,607	3,261,064			991,780	3,179,723	3,563,086	2,663,063
O.D.					1,839					6,102	20,218

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			739,535	834,704	623,287			762,625	321,673	652,434	536,563
2011		3,186	477,967	1,367,218	1,283,357		8,868	524,797	1,695,063	860,516	501,552
2012	47	7,118	542,865	1,252,961	1,185,155	1,073	6,564	316,785	483,088	943,429	448,077
2013	208	10,869	1,110,270	1,062,241	646,330	3,997	16,138	937,794	611,650	695,503	539,178
2014	232	25,034	1,572,319	1,121,030	774,112	1,464	41,871	861,522	587,161	729,322	585,555
TOTAL	487	46,207	4,442,956	5,638,154	4,512,241	6,534	73,441	3,403,523	3,698,635	3,881,204	2,610,925
O.D.					2,856					8,299	19,883

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,973,148	17,741,389	2,630,808			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,808,301	-4,749,564	9,763			
TOTAL LOSSES	4,164,847	12,991,825	2,640,571			
EXPECTED LOSSES	7,316,889	13,399,055	2,995,351			
CREDIBILITY	.15	.43	.65			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.364	1.136	.231	1.731		
INDICATED (POST-TEST)	.419	1.308	.266	1.993		
PRES. ON RATE LEVEL	.576	1.055	.235	1.866		
DERIVED BY FORMULA	.552	1.164	.255	1.971		
UNDERLYING PRES. RATE	.640	1.172	.262	2.074		
PROPOSED	.552	1.164	.255	1.971		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.887
IND. RATES				1.89	MINIMUM PREMIUM	
MAN. RATES	2.01	2.13	2.06	+ 1.89	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	182,735	3,977,281	2.176			5	25	62	92	
2011	184,743	5,839,635	3.160			8	29	73	110	
2012	190,618	4,587,085	2.406			6	19	78	103	
2013	172,517	3,970,292	2.301			3	30	50	83	
2014	189,977	3,793,615	1.996			4	6	84	94	
TOTAL	920,590	22,167,908	2.408			26	109	347	482	
O.D.		6,450						1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			818,508	1,026,809	688,207			165,570	791,006	350,736	136,445
2011			1,432,862	1,410,478	874,552			947,324	491,048	489,229	194,142
2012			940,929	761,303	1,086,318			386,490	554,228	685,147	172,670
2013			506,857	1,452,351	239,328			295,122	974,033	344,048	158,553
2014			769,957	422,889	1,084,032			261,659	140,766	984,364	129,948
TOTAL			4,469,113	5,073,830	3,972,437			2,056,165	2,951,081	2,853,524	791,758
O.D.					329					1,737	4,384

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,186,018	1,517,624	1,068,785			347,531	1,089,216	477,001	134,535
2011		14,241	2,118,718	1,978,377	1,355,615		38,268	1,814,523	597,725	643,398	188,124
2012	220	13,624	1,520,929	1,073,768	1,474,770	4,128	15,204	864,225	653,709	802,701	170,080
2013	302	15,218	1,559,470	1,724,890	433,959	4,438	19,415	1,079,901	948,661	431,184	155,065
2014	833	42,823	2,294,989	1,060,650	1,212,179	1,683	58,048	925,930	390,889	722,475	127,869
TOTAL	1,355	85,906	8,680,124	7,355,309	5,545,308	10,249	130,935	5,032,110	3,680,200	3,076,759	775,673
O.D.					511					2,362	4,277

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,940,679	19,660,449	779,950			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,327,757	-5,111,299	3,099			
TOTAL LOSSES	8,612,922	14,549,150	783,049			
EXPECTED LOSSES	10,218,550	14,407,234	957,414			
CREDIBILITY	.13	.37	.56			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.936	1.580	.085	2.601		
INDICATED (POST-TEST)	1.077	1.819	.098	2.994		
PRES. ON RATE LEVEL	.999	1.408	.094	2.501		
DERIVED BY FORMULA	1.009	1.560	.096	2.665		
UNDERLYING PRES. RATE	1.110	1.565	.104	2.779		
PROPOSED	1.009	1.560	.096	2.665		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.552
IND. RATES				2.55	MINIMUM PREMIUM	
MAN. RATES	2.41	2.56	2.76	+ 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
2010	84,109	1,091,631	1.297			1	11	17	29
2011	399								
2012									
2013									
2014									
TOTAL	84,508	1,091,631	1.292			1	11	17	29
O.D.		2,679	.003						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			125,170	385,934	144,448			37,762	194,716	104,401	99,200
TOTAL			125,170	385,934	144,448			37,762	194,716	104,401	99,200
O.D.											2,679

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			181,371	570,411	224,328			79,262	268,125	141,986	97,811
TOTAL			181,371	570,411	224,328			79,262	268,125	141,986	97,811
O.D.											2,641

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	260,633	1,204,850	100,452	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,149,929	-586,880	161	
TOTAL LOSSES		617,970	100,613	
EXPECTED LOSSES	1,754,386	1,453,538	229,861	
CREDIBILITY	.03	.08	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.731	.119	.850
INDICATED (POST-TEST)	.000	.841	.137	.978
PRES. ON RATE LEVEL	1.868	1.548	.244	3.660
DERIVED BY FORMULA	1.812	1.491	.232	3.535
UNDERLYING PRES. RATE	2.076	1.720	.272	4.068
PROPOSED	1.812	1.491	.232	3.535

YEAR	4-1-12	4-1-13	4-1-14	1-1-19	IND. RATE	3.385
IND. RATES				3.39	MINIMUM PREMIUM	
MAN. RATES	4.12	4.23	4.04	+ 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
2010	166,169	3,345,859	2.013			3	24	42	69
2011	164,863	2,653,996	1.609			3	5	41	49
2012	169,934	2,593,594	1.526			1	3	46	50
2013	167,905	2,333,876	1.389			1	4	35	40
2014	172,006	1,904,514	1.107				10	24	34
TOTAL	840,877	12,831,839	1.526			8	46	188	242
O.D.		6,407						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			491,537	954,441	427,900			300,686	445,646	368,286	357,363
2011			511,104	326,641	570,097			172,944	172,064	613,454	287,692
2012			125,323	134,264	1,123,820			37,346	128,556	604,693	439,592
2013			163,693	241,670	731,516			83,740	195,843	682,649	234,765
2014				614,911	172,571				433,776	330,660	352,596
TOTAL			1,291,657	2,271,927	3,025,904			594,716	1,375,885	2,599,742	1,672,008
O.D.					1,836					2,203	2,368

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			712,238	1,410,664	664,532			631,140	613,653	500,870	352,360
2011		5,167	752,588	465,557	869,555		7,283	347,819	214,138	786,132	278,774
2012	29	3,243	300,216	242,666	1,471,083	397	2,555	128,242	171,597	686,155	432,998
2013	97	5,736	542,097	395,443	888,975	1,367	6,069	346,042	258,090	709,946	229,600
2014	134	13,427	867,606	651,239	264,847	882	28,345	515,786	352,716	275,224	346,954
TOTAL	260	27,573	3,174,745	3,165,569	4,158,992	2,646	44,252	1,969,029	1,610,194	2,958,327	1,640,686
O.D.		8	482	275	2,150		5	313	235	2,234	2,303

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,219,313	11,897,976	1,642,989			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,150,327	-2,963,383	5,967			
TOTAL LOSSES	3,068,986	8,934,593	1,648,956			
EXPECTED LOSSES	4,120,298	8,349,910	1,841,520			
CREDIBILITY	.12	.35	.53			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.365	1.063	.196	1.624		
INDICATED (POST-TEST)	.420	1.224	.226	1.870		
PRES. ON RATE LEVEL	.441	.894	.196	1.531		
DERIVED BY FORMULA	.438	1.010	.212	1.660		
UNDERLYING PRES. RATE	.490	.993	.219	1.702		
PROPOSED	.438	1.010	.212	1.660		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.589
IND. RATES				1.59	MINIMUM PREMIUM	
MAN. RATES	1.43	1.52	1.69	+ 1.59	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	102,723	113,346	.110				2	6	8	
2011	90,308	46,854	.051					1	1	
2012	101,439	196,354	.193				1	3	4	
2013	110,208	278,972	.253				1	6	7	
2014	138,292	264,970	.191			1		1	2	
TOTAL	542,970	900,496	.166			1	4	17	22	
O.D.		623								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				14,606	36,455				27,439	23,907	10,939
2011					3,943					2,333	40,578
2012				82,476	37,062				46,002	11,034	19,780
2013				1	100,987				33,199	112,792	31,993
2014			199,450		589			37,599		2,064	25,268
TOTAL			199,450	97,083	179,036			37,599	106,640	152,130	128,558
O.D.											623

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				21,588	56,615				37,784	32,513	10,786
2011		2	105	67	5,925			32	34	2,971	39,320
2012		415	20,891	109,265	50,662		374	11,118	50,912	13,938	19,483
2013	3	360	26,534	15,139	118,341	103	649	33,991	42,370	116,490	31,289
2014	160	4,805	214,188	23,841	26,230	116	5,341	57,081	4,648	4,899	24,864
TOTAL	163	5,582	261,718	169,900	257,773	219	6,364	102,222	135,748	170,811	125,742
O.D.											614

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	376,268	734,232	126,356	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-388,824	-280,182	698	
TOTAL LOSSES		454,050	127,054	
EXPECTED LOSSES	754,728	803,596	190,040	
CREDIBILITY	.09	.26	.40	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.084	.023	.107
INDICATED (POST-TEST)	.000	.097	.026	.123
PRES. ON RATE LEVEL	.125	.133	.032	.290
DERIVED BY FORMULA	.114	.124	.030	.268
UNDERLYING PRES. RATE	.139	.148	.035	.322
PROPOSED	.114	.124	.030	.268

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	TOTAL
IND. RATES				.26	MINIMUM PREMIUM	
MAN. RATES	.35	.37	.32	+ .26	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	12,995,263	30,425,012	.234	2		44	130	317	493
2011	13,490,843	36,040,772	.267	1		47	109	326	483
2012	13,993,162	36,588,816	.261	2		37	110	299	448
2013	14,839,824	30,833,824	.207	3		30	134	317	484
2014	15,646,622	26,283,245	.167	2		24	55	372	453
TOTAL	70,965,714	160,171,669	.226	10		182	538	1631	2361
O.D.		386,511				1	1	2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	175,649		8,781,224	4,117,348	3,078,486	1,599		3,627,646	3,280,130	4,078,583	3,284,347
2011	228,439		10,609,437	4,202,343	3,911,945	888,166		4,704,031	3,714,888	3,956,745	3,824,778
2012	990,213		6,991,962	4,201,230	4,726,934	5,434		3,736,488	3,051,946	9,258,709	3,625,900
2013	141,623		5,881,075	4,383,404	4,470,304	51,876		2,840,337	4,225,188	5,154,498	3,685,519
2014	449,305		4,673,480	2,365,314	4,412,145	2,500		1,742,848	1,802,802	7,006,116	3,828,735
TOTAL	1,985,229		36,937,178	19,269,639	20,599,814	949,575		16,651,350	16,074,954	29,454,651	18,249,279
O.D.			137,378	500	8,729			89,488	500	12,277	137,639

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	268,918		12,619,108	6,085,438	4,780,886	4,578		7,400,095	4,516,738	5,546,875	3,238,366
2011	255,133	99,128	14,601,189	5,956,475	6,110,710	839,538	168,554	8,105,989	4,491,927	5,148,167	3,706,210
2012	1,180,917	90,027	10,650,006	5,884,300	6,364,573	55,381	126,182	7,665,184	3,693,508	5,377,273	3,571,512
2013	233,221	99,796	11,221,579	6,026,481	6,043,552	133,533	133,920	7,871,519	4,623,441	5,678,889	3,604,438
2014	569,729	222,550	11,735,379	5,082,953	5,234,920	14,482	440,361	7,108,265	3,247,731	5,215,354	3,767,475
TOTAL	2,507,918	511,501	60,827,261	29,035,647	28,534,641	1,047,512	869,017	38,151,052	20,573,345	26,966,558	17,888,001
O.D.	40	1,293	175,437	9,076	22,980	769	2,342	153,556	7,518	20,576	134,884

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	104,247,698	105,170,341	18,022,885	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-44,152,993	-32,528,631	77,118	
TOTAL LOSSES	60,094,705	72,641,710	18,100,003	
EXPECTED LOSSES	85,158,857	92,255,429	22,709,029	
CREDIBILITY	1.00	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.085	.102	.026	.213
INDICATED (POST-TEST)	.098	.117	.030	.245
PRES. ON RATE LEVEL	.108	.117	.029	.254
DERIVED BY FORMULA	.098	.117	.030	.245
UNDERLYING PRES. RATE	.120	.130	.032	.282
PROPOSED	.098	.117	.030	.245

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	TOTAL
IND. RATES				.23	MINIMUM PREMIUM	
MAN. RATES	.24	.25	.28	+ .23	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	667,689	4,508,846	.675			4	13	46	63	
2011	640,864	3,508,246	.547			5	16	59	80	
2012	666,230	3,548,381	.532			4	16	51	71	
2013	678,834	3,600,214	.530			6	6	43	55	
2014	707,297	2,505,970	.354			1	6	40	47	
TOTAL	3,360,914	17,671,657	.526			20	57	239	316	
O.D.		521								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			846,401	397,878	547,498			564,599	1,395,554	389,724	367,192
2011			933,713	387,721	461,183			263,732	315,216	620,339	526,342
2012			788,720	572,281	554,091			476,286	337,336	469,958	349,709
2013			1,188,926	341,994	433,807			601,896	152,629	533,197	347,765
2014			251,292	278,471	430,555			83,025	298,299	762,721	401,607
TOTAL			4,009,052	1,978,345	2,427,134			1,989,538	2,499,034	2,775,939	1,992,615
O.D.											521

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,226,435	588,063	850,262			1,185,092	1,921,679	530,025	362,051
2011		9,150	1,345,610	551,218	714,372		10,963	530,543	384,337	798,052	510,025
2012	183	10,651	1,227,942	793,761	770,497	5,087	15,670	966,607	408,812	556,416	344,463
2013	400	14,887	1,825,703	526,312	628,533	5,667	18,669	1,187,050	241,618	587,895	340,114
2014	309	17,618	980,992	515,107	492,122	1,223	38,447	703,050	403,001	568,652	395,181
TOTAL	892	52,306	6,606,682	2,974,461	3,455,786	11,977	83,749	4,572,342	3,359,447	3,041,040	1,951,834
O.D.											510

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,327,948	12,830,734	1,952,344			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,854,923	-3,773,949	7,856			
TOTAL LOSSES	6,473,025	9,056,785	1,960,200			
EXPECTED LOSSES	9,309,732	10,654,097	2,386,248			
CREDIBILITY	.30	.88	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.193	.269	.058	.520		
INDICATED (POST-TEST)	.222	.310	.067	.599		
PRES. ON RATE LEVEL	.249	.285	.064	.598		
DERIVED BY FORMULA	.241	.307	.067	.615		
UNDERLYING PRES. RATE	.277	.317	.071	.665		
PROPOSED	.235	.299	.065	.599		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	.573
IND. RATES				.57	MINIMUM PREMIUM	
MAN. RATES	.68	.72	.66	+ .57	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	48,570,368	60,367,910	.124	1	1	78	221	663	964	
2011	50,109,838	53,460,083	.106	2		60	239	592	893	
2012	52,851,374	53,319,766	.100	3	1	56	205	517	782	
2013	54,517,422	68,004,165	.124			68	212	644	924	
2014	56,644,707	40,847,373	.072	3		19	117	613	752	
TOTAL	262,693,709	275,999,297	.105	9	2	281	994	3029	4315	
O.D.		774,333					8	14	22	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	1,012,652	86,860	15,057,076	6,949,706	7,168,491	10	45,631	10,684,902	5,417,900	6,828,061	7,116,621
2011	1,313,812		12,295,661	7,357,616	5,890,073	569		5,823,324	6,265,022	7,568,568	6,945,438
2012	1,247,753	48,918	11,707,032	6,373,130	6,017,250	1,561	1,265	8,191,582	5,613,580	6,624,652	7,493,043
2013			13,925,284	7,215,096	6,820,805			17,180,394	6,024,463	9,552,133	7,285,990
2014	2,515,122		3,683,316	3,875,379	7,231,730	7,500		1,269,624	3,771,591	10,635,313	7,857,798
TOTAL	6,089,339	135,778	56,668,369	31,770,927	33,128,349	9,640	46,896	43,149,826	27,092,556	41,208,727	36,698,890
O.D.				223,855	138,672				91,960	98,068	221,778

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	987,394	161,038	20,354,274	10,271,662	11,132,667	18	72,462	15,670,667	7,460,455	9,286,150	7,016,988
2011	1,501,382	118,653	17,532,009	10,373,719	9,151,978	505	220,997	10,727,462	7,570,832	9,799,517	6,730,129
2012	1,488,605	217,609	16,827,115	8,886,049	8,479,015	64,839	201,387	11,881,011	6,665,712	7,835,023	7,380,647
2013	4,838	196,282	22,944,574	10,054,722	9,603,363	66,428	247,043	14,865,486	6,973,964	10,450,729	7,125,698
2014	1,981,273	268,956	14,966,597	7,860,128	8,067,626	19,366	529,982	9,624,348	5,399,132	7,898,306	7,732,073
TOTAL	5,963,492	962,538	92,624,569	47,446,280	46,434,649	151,156	1,271,871	62,768,974	34,070,095	45,269,725	35,985,535
O.D.	11	1,553	88,701	355,599	167,942	56	985	33,432	136,828	89,008	217,058

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	163,867,338	173,970,126	36,202,593			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-66,798,871	-51,020,118	149,735			
TOTAL LOSSES	97,068,467	122,950,008	36,352,328			
EXPECTED LOSSES	128,719,917	144,481,540	44,657,931			
CREDIBILITY	1.00	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.037	.047	.014	.098		
INDICATED (POST-TEST)	.043	.054	.016	.113		
PRES. ON RATE LEVEL	.044	.050	.015	.109		
DERIVED BY FORMULA	.043	.054	.016	.113		
UNDERLYING PRES. RATE	.049	.055	.017	.121		
PROPOSED	.043	.054	.016	.113		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	.108
IND. RATES				.11	MINIMUM PREMIUM	
MAN. RATES	.11	.12	.12	+ .11	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	438,998	7,994,246	1.821			438,998		1	4	32	124	161
2011	494,298	9,362,801	1.894			494,298	2		4	33	117	156
2012	502,921	6,358,798	1.264			502,921			8	31	89	128
2013	530,170	11,109,416	2.095			530,170			9	28	123	160
2014	540,275	10,596,242	1.961			540,275	1	1	3	5	132	142
TOTAL	2,506,662	45,421,503	1.812			2,506,662	3	2	28	129	585	747
O.D.		114,748	.004							1	3	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		397,875	785,963	900,953	1,871,921		312,515	596,601	993,409	1,740,131	394,878
2011	476,928		794,526	1,447,598	1,654,223	1,353,469		312,556	1,156,181	1,750,415	416,905
2012			1,354,668	1,078,415	1,152,224			590,143	591,741	1,209,311	382,296
2013			1,892,570	1,559,685	1,739,901			1,909,904	1,737,764	1,850,626	418,966
2014	3,000	421,831	548,045	208,880	1,567,345	73,261	3,047,106	1,531,850	256,877	2,463,007	475,040
TOTAL	479,928	819,706	5,375,772	5,195,531	7,985,614	1,426,730	3,359,621	4,941,054	4,735,972	9,013,490	2,088,085
O.D.			4,000		93,422				2,520	3,643	11,163

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		654,407	1,138,860	1,331,608	2,907,091		440,264	1,252,266	1,367,923	2,366,574	389,350
2011	589,412	8,515	1,252,427	2,038,550	2,515,738	985,526	13,437	706,735	1,394,665	2,248,747	403,981
2012	317	19,005	2,147,825	1,499,012	1,587,079	6,307	21,346	1,269,589	727,441	1,400,895	376,562
2013	678	31,210	3,381,235	2,121,192	2,284,531	13,215	51,746	3,038,778	1,795,722	2,053,199	409,749
2014	4,375	126,400	2,158,767	1,091,914	1,604,524	52,904	1,041,998	2,273,887	919,639	1,800,071	467,439
TOTAL	594,782	839,537	10,079,114	8,082,276	10,898,963	1,057,952	1,568,791	8,541,255	6,205,390	9,869,486	2,047,081
O.D.	8	947	55,112	38,332	108,299	2	35	1,321	3,733	3,190	10,958

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	22,738,856	35,209,669	2,058,039	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,894,892	-10,413,897	8,514	
TOTAL LOSSES	13,843,964	24,795,772	2,066,553	
EXPECTED LOSSES	17,170,635	29,503,411	2,531,729	
CREDIBILITY	.25	.73	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.552	.989	.082	1.623
INDICATED (POST-TEST)	.635	1.138	.094	1.867
PRES. ON RATE LEVEL	.616	1.059	.091	1.766
DERIVED BY FORMULA	.621	1.117	.094	1.832
UNDERLYING PRES. RATE	.685	1.177	.101	1.963
PROPOSED	.621	1.117	.094	1.832

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.754
IND. RATES				1.75	MINIMUM PREMIUM	
MAN. RATES	1.84	1.95	1.95	+ 1.75	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	4,207,028	9,809,108	.233			4,207,028			15	24	95	134
2011	4,367,328	8,643,307	.197			4,367,328	3		12	31	79	125
2012	4,457,570	10,074,938	.226			4,457,570	2		14	26	86	128
2013	4,898,371	6,223,615	.127			4,898,371			5	32	69	106
2014	5,071,203	6,222,456	.122			5,071,203	1		3	21	92	117
TOTAL	23,001,500	40,973,424	.178			23,001,500	6		49	134	421	610
O.D.		50,514									2	2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			3,617,908	783,093	563,711			2,260,161	534,518	1,125,812	923,905
2011	425,161		2,783,108	989,646	746,765	263,246		732,513	988,370	739,568	974,930
2012	827,280		2,989,221	1,045,655	859,062	1,125		1,472,743	1,056,462	928,149	895,241
2013			1,036,206	1,097,377	737,478			388,500	978,368	936,058	1,049,628
2014	1,902		546,460	714,763	1,312,101	17,542		109,200	824,106	1,688,989	1,007,393
TOTAL	1,254,343		10,972,903	4,630,534	4,219,117	281,913		4,963,117	4,381,824	5,418,576	4,851,097
O.D.					27,854					9,583	13,077

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			4,845,311	1,157,413	875,446			3,660,898	736,029	1,531,104	910,970
2011	583,293	27,006	3,983,122	1,402,488	1,184,134	305,663	30,005	1,469,732	1,186,437	965,396	944,707
2012	985,879	31,387	3,963,599	1,471,530	1,262,040	16,001	40,653	2,454,717	1,243,363	1,120,358	881,812
2013	426	19,582	2,154,764	1,425,588	1,031,510	5,495	23,379	1,325,988	1,022,840	1,037,242	1,026,536
2014	3,135	46,149	2,599,634	1,422,427	1,450,107	14,432	83,628	1,587,486	982,051	1,269,570	991,275
TOTAL	1,572,733	124,124	17,546,430	6,879,446	5,803,237	341,591	177,665	10,498,821	5,170,720	5,923,670	4,755,300
O.D.	2	116	8,514	4,903	32,251	6	125	3,867	2,613	6,832	12,843

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	30,273,994	23,823,672	4,768,143	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-12,171,162	-6,813,455	19,556	
TOTAL LOSSES	18,102,832	17,010,217	4,787,699	
EXPECTED LOSSES	23,461,530	19,321,262	5,750,376	
CREDIBILITY	1.00	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.079	.074	.021	.174
INDICATED (POST-TEST)	.091	.085	.024	.200
PRES. ON RATE LEVEL	.092	.076	.022	.190
DERIVED BY FORMULA	.091	.085	.024	.200
UNDERLYING PRES. RATE	.102	.084	.025	.211
PROPOSED	.091	.085	.024	.200

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	TOTAL
IND. RATES				.19	MINIMUM PREMIUM	
MAN. RATES	.20	.21	.21	+ .19	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	3,162,275	3,453,764	.109			8	6	31	45
2011	3,242,213	2,787,194	.085			4	15	31	50
2012	3,330,124	2,184,176	.065			3	13	24	40
2013	3,317,610	2,016,445	.060			2	7	24	33
2014	3,479,247	1,991,079	.057			1	4	31	36
TOTAL	16,531,469	12,432,658	.075			18	45	141	204
O.D.		884							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,301,047	145,402	244,517			835,861	333,888	251,274	341,775
2011			749,107	812,051	94,320			150,199	356,859	241,992	382,666
2012			583,889	396,337	168,299			138,870	267,449	326,987	302,345
2013			296,412	260,407	304,897			47,450	154,975	510,192	442,112
2014			225,707	305,898	348,231			65,340	185,426	420,039	440,438
TOTAL			3,156,162	1,920,095	1,160,264			1,237,720	1,298,597	1,750,484	1,909,336
O.D.											884

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,885,216	214,903	379,735			1,754,472	459,763	341,731	336,990
2011		7,330	1,105,256	1,131,637	164,272		6,192	315,251	426,715	314,960	370,803
2012	136	7,459	880,856	538,067	254,929	1,485	6,081	330,331	313,626	381,621	297,810
2013	123	5,582	609,662	360,765	400,947	917	4,238	237,411	199,614	530,212	432,386
2014	284	16,185	910,810	492,473	413,835	767	25,121	434,898	236,694	317,193	433,391
TOTAL	543	36,556	5,391,800	2,737,845	1,613,718	3,169	41,632	3,072,363	1,636,412	1,885,717	1,871,380
O.D.											861

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,546,063	7,873,692	1,872,241			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,269,453	-2,341,196	7,082			
TOTAL LOSSES	5,276,610	5,532,496	1,879,323			
EXPECTED LOSSES	6,281,959	6,612,588	2,149,091			
CREDIBILITY	.86	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.032	.033	.011	.076		
INDICATED (POST-TEST)	.037	.038	.013	.088		
PRES. ON RATE LEVEL	.034	.036	.012	.082		
DERIVED BY FORMULA	.037	.038	.013	.088		
UNDERLYING PRES. RATE	.038	.040	.013	.091		
PROPOSED	.037	.038	.013	.088		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	.084
IND. RATES				.08	MINIMUM PREMIUM	
MAN. RATES	.09	.10	.09	+ .08	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	7,983,926	24,363,520	.305			37	100	249	386
2011	8,395,519	24,685,481	.294			34	118	283	435
2012	8,597,509	28,233,515	.328		1	35	110	328	474
2013	9,155,357	28,176,405	.307			39	150	286	475
2014	9,712,270	21,401,012	.220			16	50	375	441
TOTAL	43,844,581	126,859,933	.289		1	161	528	1521	2211
O.D.		657,722	.001				5	14	19

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			7,405,882	3,771,482	1,873,262			3,358,097	2,285,894	2,646,380	3,022,523
2011			6,342,545	3,981,604	2,318,924			2,794,283	3,016,448	3,032,603	3,199,074
2012		141,013	6,791,725	4,289,603	3,831,018		220	3,266,665	2,544,663	3,935,654	3,432,954
2013			7,617,371	4,980,740	3,148,291			2,481,147	3,537,639	3,079,534	3,331,683
2014			2,802,036	2,076,504	4,924,284			812,918	1,542,797	5,964,071	3,278,402
TOTAL		141,013	30,959,559	19,099,933	16,095,779		220	12,713,110	12,927,441	18,658,242	16,264,636
O.D.				148,993	202,903				143,603	73,934	88,289

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			10,666,126	5,574,249	2,909,173			6,985,980	3,147,676	3,599,083	2,980,208
2011		62,123	9,207,648	5,597,958	3,644,258		114,539	5,547,231	3,638,585	3,942,488	3,099,903
2012	1,580	309,353	10,311,126	5,951,696	5,390,930	34,203	108,584	6,601,644	3,089,396	4,623,449	3,381,460
2013	2,833	115,298	13,431,480	6,613,703	4,677,633	28,974	111,686	6,590,908	3,746,787	3,508,411	3,258,386
2014	3,275	180,555	9,860,004	4,877,106	5,441,851	8,900	280,433	5,055,264	2,697,116	4,378,644	3,225,948
TOTAL	7,688	667,329	53,476,384	28,614,712	22,063,845	72,077	615,242	30,781,027	16,319,560	20,052,075	15,945,905
O.D.	27	2,453	165,506	166,625	291,753	24	151	8,731	204,400	78,164	86,601

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	85,796,639	87,791,134	16,032,506		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-35,909,044	-26,119,461	68,661		
TOTAL LOSSES	49,887,595	61,671,673	16,101,167		
EXPECTED LOSSES	69,274,438	74,097,341	20,168,507		
CREDIBILITY	1.00	1.00	1.00		
PURE PREMIUMS					
INDICATED (PRE-TEST)	.114	.141	.037	.292	
INDICATED (POST-TEST)	.131	.162	.043	.336	
PRES. ON RATE LEVEL	.142	.152	.042	.336	
DERIVED BY FORMULA	.131	.162	.043	.336	
UNDERLYING PRES. RATE	.158	.169	.046	.373	
PROPOSED	.131	.162	.043	.336	
IND. RATES					
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE
IND. RATES				.32	MINIMUM PREMIUM
MAN. RATES	.33	.35	.37	+ .32	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	491,355	4,188,191	.852			4	21	88	113
2011	456,957	3,685,249	.806			2	18	76	96
2012	502,381	5,201,412	1.035			4	19	87	110
2013	517,192	3,498,920	.676				12	101	113
2014	554,941	2,919,888	.526			1	1	95	97
TOTAL	2,522,826	19,493,660	.773			11	71	447	529
O.D.		34,997	.001				1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			709,532	1,010,563	729,113			188,431	308,851	595,328	646,373
2011			307,004	669,122	744,254			120,216	497,654	640,214	706,785
2012			650,314	920,887	1,178,233			279,071	388,589	1,202,068	582,250
2013				212,367	1,532,495				129,426	927,414	697,218
2014			169,274	112,922	953,778			38,864	13,914	895,862	735,274
TOTAL			1,836,124	2,925,861	5,137,873			626,582	1,338,434	4,260,886	3,367,900
O.D.				1,459	2,424				2,332	3,495	25,287

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,028,111	1,493,615	1,132,309			395,517	425,289	809,644	637,324
2011		3,354	493,993	941,533	1,131,119		5,145	275,736	598,478	823,496	684,875
2012	153	11,756	1,174,307	1,279,591	1,587,025	2,983	11,533	657,520	493,878	1,375,386	573,516
2013	74	6,816	527,332	472,325	1,812,397	630	3,754	201,814	217,252	948,413	681,879
2014	271	20,953	1,175,025	638,128	959,674	761	18,339	445,409	265,992	627,143	723,510
TOTAL	498	42,879	4,398,768	4,825,192	6,622,524	4,374	38,771	1,975,996	2,000,889	4,584,082	3,301,104
O.D.			161	2,062	3,657		2	239	2,807	4,482	24,713

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,461,688	18,045,695	3,325,817			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,617,306	-5,322,292	13,899			
TOTAL LOSSES	2,844,382	12,723,403	3,339,716			
EXPECTED LOSSES	6,963,000	15,086,499	4,112,207			
CREDIBILITY	.25	.73	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.113	.504	.132	.749		
INDICATED (POST-TEST)	.130	.580	.152	.862		
PRES. ON RATE LEVEL	.248	.538	.147	.933		
DERIVED BY FORMULA	.219	.569	.152	.940		
UNDERLYING PRES. RATE	.276	.598	.163	1.037		
PROPOSED	.217	.565	.151	.933		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	.893
IND. RATES				.89	MINIMUM PREMIUM	
MAN. RATES	1.03	1.09	1.03	+ .89	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	393,673	4,471,740	1.135			393,673			3	21	94	118
2011	415,070	4,583,974	1.104			415,070			3	22	82	107
2012	446,882	5,389,580	1.206			446,882	1		3	17	96	117
2013	468,551	5,298,008	1.130			468,551			4	16	87	107
2014	503,985	4,315,164	.856			503,985				17	91	108
TOTAL	2,228,161	24,058,466	1.080			2,228,161	1		13	93	450	557
O.D.		79,708	.003								1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			384,893	543,414	618,094			495,662	400,376	1,044,007	985,294
2011			477,328	616,096	441,155			232,234	487,481	881,721	1,447,959
2012	330,072		480,181	993,483	507,131	3,000		295,008	484,012	875,310	1,421,383
2013			709,848	610,650	558,611			522,145	404,769	814,811	1,677,174
2014				557,297	718,106				654,500	1,010,394	1,374,867
TOTAL	330,072		2,052,250	3,320,940	2,843,097	3,000		1,545,049	2,431,138	4,626,243	6,906,677
O.D.					25,075					2,854	51,779

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			524,610	803,164	959,893			885,775	551,315	1,419,851	971,500
2011		4,838	720,941	864,151	678,281		9,799	488,938	591,260	1,132,669	1,403,072
2012	393,207	9,560	899,845	1,330,866	709,125	11,874	12,400	691,673	582,935	1,011,302	1,400,062
2013	284	12,636	1,407,331	823,431	758,159	5,554	20,109	1,227,076	496,012	884,938	1,640,276
2014	188	20,907	1,294,565	893,932	781,732	1,691	49,643	992,453	676,916	770,455	1,352,869
TOTAL	393,679	47,941	4,847,292	4,715,544	3,887,190	19,119	91,951	4,285,915	2,898,438	5,219,215	6,767,779
O.D.	2	90	6,590	3,759	29,383	2	8	407	305	2,892	50,863

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,692,996	16,756,726	6,818,642			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,683,328	-4,966,679	28,834			
TOTAL LOSSES	6,009,668	11,790,047	6,847,476			
EXPECTED LOSSES	7,130,115	14,126,541	8,355,605			
CREDIBILITY	.23	.67	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.270	.529	.307	1.106		
INDICATED (POST-TEST)	.311	.609	.353	1.273		
PRES. ON RATE LEVEL	.288	.571	.337	1.196		
DERIVED BY FORMULA	.293	.596	.353	1.242		
UNDERLYING PRES. RATE	.320	.634	.375	1.329		
PROPOSED	.293	.596	.353	1.242		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.189
IND. RATES				1.19	MINIMUM PREMIUM	
MAN. RATES	1.13	1.20	1.32	+ 1.19	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	1,768,246	41,438,470	2.343			1,768,246			50	116	601	767
2011	1,818,188	35,856,279	1.972			1,818,188		1	36	113	547	697
2012	1,909,699	35,941,071	1.882			1,909,699			27	121	549	697
2013	1,807,639	29,556,487	1.635			1,807,639			20	119	453	592
2014	1,873,006	20,534,378	1.096			1,873,006			2	76	458	536
TOTAL	9,176,778	163,326,685	1.780			9,176,778		1	135	545	2608	3289
O.D.		248,484	.002							1	9	10

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			9,553,473	4,855,697	6,933,874			5,303,733	3,487,482	5,900,372	5,403,839
2011		185,593	6,170,202	4,299,223	7,657,206		36,948	3,551,093	2,809,341	6,178,145	4,968,528
2012			4,570,385	5,934,781	7,772,102			1,997,043	3,805,429	6,961,389	4,899,942
2013			3,527,327	5,028,636	6,584,596			1,135,631	3,089,126	5,660,600	4,530,571
2014			359,938	2,481,488	5,109,950			328,124	2,108,811	5,759,602	4,386,465
TOTAL		185,593	24,181,325	22,599,825	34,057,728		36,948	12,315,624	15,300,189	30,460,108	24,189,345
O.D.				49,002	18,964				10,545	24,659	145,314

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			13,392,245	7,176,718	10,768,302			10,474,012	4,802,263	8,024,499	5,328,185
2011		415,189	9,022,072	6,125,752	11,663,939		222,338	6,709,185	3,446,687	7,955,595	4,814,504
2012	1,077	79,394	8,092,185	8,265,735	10,476,175	21,335	89,154	4,856,470	4,576,028	8,029,475	4,826,443
2013	1,759	89,588	9,164,545	6,940,573	8,386,585	17,710	78,083	4,415,688	3,511,628	6,010,812	4,430,898
2014	1,400	131,819	7,880,514	5,056,990	5,371,422	8,151	240,105	4,737,015	2,925,050	4,251,493	4,316,282
TOTAL	4,236	715,990	47,551,561	33,565,768	46,666,423	47,196	629,680	31,192,370	19,261,656	34,271,874	23,716,312
O.D.	9	866	57,635	45,033	35,395	18	616	11,046	7,829	28,805	142,381

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	80,211,223	133,882,783	23,858,693			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-31,402,887	-39,648,451	95,055			
TOTAL LOSSES	48,808,336	94,234,332	23,953,748			
EXPECTED LOSSES	60,291,430	111,773,156	29,365,690			
CREDIBILITY	.58	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.532	1.027	.261	1.820		
INDICATED (POST-TEST)	.612	1.182	.300	2.094		
PRES. ON RATE LEVEL	.591	1.096	.288	1.975		
DERIVED BY FORMULA	.603	1.182	.300	2.085		
UNDERLYING PRES. RATE	.657	1.218	.320	2.195		
PROPOSED	.603	1.182	.300	2.085		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.996
IND. RATES				2.00	MINIMUM PREMIUM	
MAN. RATES	2.12	2.25	2.18	+ 2.00	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	4,821,199	40,495,044	.839			47	84	627	758	
2011	5,574,814	34,247,942	.614			39	68	610	717	
2012	5,747,676	42,171,858	.733			57	88	565	710	
2013	5,053,913	37,404,189	.740		1	33	119	552	705	
2014	5,407,894	25,624,621	.473		1	16	37	598	652	
TOTAL	26,605,496	179,943,654	.676		2	192	396	2952	3542	
O.D.		525,981	.001				4	17	21	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			10,307,202	3,156,434	7,136,297			5,619,503	1,907,574	7,517,013	4,851,021
2011			7,711,739	2,964,258	5,974,352			4,341,204	2,194,538	6,325,819	4,736,032
2012			11,776,537	3,035,708	6,704,543			5,185,790	3,171,381	6,685,208	5,612,691
2013	381,659		6,491,871	4,265,552	7,132,139	66,584		3,036,049	3,728,686	6,519,180	5,782,469
2014	3,000		2,665,560	1,529,816	5,782,377			760,169	1,053,726	8,214,034	5,615,939
TOTAL	384,659		38,952,909	14,951,768	32,729,708	66,584		18,942,715	12,055,905	35,261,254	26,598,152
O.D.				36,057	93,265				7,114	39,768	349,777

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			14,172,837	4,665,212	10,823,421			9,241,037	2,626,730	9,694,236	4,783,107
2011		74,721	10,906,134	4,258,079	9,147,851		167,838	7,930,492	2,730,320	8,146,031	4,589,215
2012	2,728	131,192	16,845,238	4,603,310	9,299,719	52,063	159,851	9,920,698	3,967,852	7,799,100	5,528,501
2013	624,838	113,680	12,568,396	6,324,414	9,197,736	161,896	133,438	7,912,049	4,320,721	7,033,376	5,655,255
2014	6,935	181,058	9,857,651	4,828,884	6,164,286	9,572	276,465	5,493,414	3,035,882	5,884,725	5,526,084
TOTAL	634,501	500,651	64,350,256	24,679,899	44,633,013	223,531	737,592	40,497,690	16,681,505	38,557,468	26,082,162
O.D.	9	1,054	62,563	89,386	94,053	14	178	7,456	13,790	36,067	343,099

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	107,015,495	124,785,181	26,425,261			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-42,264,198	-37,545,633	104,759			
TOTAL LOSSES	64,751,297	87,239,548	26,530,020			
EXPECTED LOSSES	81,412,819	105,889,874	32,458,706			
CREDIBILITY	1.00	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.243	.328	.100	.671		
INDICATED (POST-TEST)	.280	.378	.115	.773		
PRES. ON RATE LEVEL	.275	.358	.110	.743		
DERIVED BY FORMULA	.280	.378	.115	.773		
UNDERLYING PRES. RATE	.306	.398	.122	.826		
PROPOSED	.280	.378	.115	.773		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	.740
IND. RATES				.74	MINIMUM PREMIUM	
MAN. RATES	.76	.81	.82	+ .74	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	1,488,873	435,099	.029				4	7	11
2011	1,575,029	229,008	.014				2	3	5
2012	1,609,186	545,867	.033				3	5	8
2013	1,683,322	396,204	.023				2	8	10
2014	1,782,021	1,212,791	.068				4	9	13
TOTAL	8,138,431	2,818,969	.035				15	32	47
O.D.		385							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				32,420	110,867				59,940	128,263	103,609
2011				9,163	21,825				62,063	26,940	109,017
2012				96,305	11,258				241,274	57,610	139,420
2013				41,582	42,417				19,462	165,190	127,553
2014				175,001	220,153				112,649	499,774	205,214
TOTAL				354,471	406,520				495,388	877,777	684,813
O.D.											385

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				47,917	172,176				82,537	174,439	102,158
2011		10	1,188	13,058	32,890		14	5,467	73,694	35,093	105,637
2012		443	21,424	125,723	17,508		1,951	58,285	267,010	72,800	137,329
2013	7	423	35,547	53,857	52,961	113	635	34,003	35,418	168,694	124,747
2014	63	6,495	401,690	277,832	240,330	509	12,968	307,304	208,715	358,898	201,931
TOTAL	70	7,371	459,849	518,387	515,865	622	15,568	405,059	667,374	809,924	671,802
O.D.											380

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	888,539	2,511,550	672,182	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-211,063	-545,587	1,650	
TOTAL LOSSES	677,476	1,965,963	673,832	
EXPECTED LOSSES	406,921	1,546,302	488,305	
CREDIBILITY	.54	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.008	.024	.008	.040
INDICATED (POST-TEST)	.009	.028	.009	.046
PRES. ON RATE LEVEL	.005	.017	.005	.027
DERIVED BY FORMULA	.007	.028	.009	.044
UNDERLYING PRES. RATE	.005	.019	.006	.030
PROPOSED	.007	.028	.009	.044

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE
IND. RATES				.04	MINIMUM PREMIUM
MAN. RATES	.03	.03	.03	+ .04	PRESENT

+PROPOSED *LIMITED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	867,757	3,092,362	.356			4	6	32	42
2011	887,092	2,913,358	.328		1	2	12	26	41
2012	903,642	1,986,935	.219	1			10	29	40
2013	915,377	1,930,060	.210				7	33	40
2014	939,180	3,431,811	.365			1	4	49	54
TOTAL	4,513,048	13,354,526	.296	1	1	7	39	169	217
O.D.		1,436							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			585,935	244,334	167,222			960,804	196,876	379,789	557,402
2011		211,445	315,871	662,973	119,500		44,896	96,476	641,238	258,052	562,907
2012			365,324	365,394	365,394	67,977			244,401	574,557	369,282
2013			429,986	429,986	167,531				322,802	422,101	587,640
2014			132,529	133,013	511,706			55,536	151,375	1,847,960	599,692
TOTAL		211,445	1,034,335	1,835,630	1,331,353	67,977	44,896	1,112,816	1,556,692	3,482,459	2,676,923
O.D.											1,436

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			740,606	361,126	259,698			1,565,127	271,099	516,513	549,598
2011		405,768	505,114	922,584	192,557		103,682	242,722	762,230	338,320	545,457
2012		2,102	111,155	495,688	486,179	197,619	2,442	85,425	295,692	654,761	363,743
2013	44	3,446	296,388	516,248	229,963	756	4,662	234,500	339,943	449,035	574,712
2014	198	13,498	758,885	412,985	531,827	1,661	41,223	988,697	619,330	1,304,284	590,097
TOTAL	242	424,814	2,412,148	2,708,631	1,700,224	200,036	152,009	3,116,471	2,288,294	3,262,913	2,623,607
O.D.											1,413

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,305,720	9,960,062	2,625,020			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,656,954	-3,006,700	10,648			
TOTAL LOSSES	3,648,766	6,953,362	2,635,668			
EXPECTED LOSSES	5,099,743	8,484,530	3,249,394			
CREDIBILITY	.36	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.081	.154	.058	.293		
INDICATED (POST-TEST)	.093	.177	.067	.337		
PRES. ON RATE LEVEL	.102	.169	.065	.336		
DERIVED BY FORMULA	.099	.177	.067	.343		
UNDERLYING PRES. RATE	.113	.188	.072	.373		
PROPOSED	.097	.174	.066	.337		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	.322
IND. RATES				.32	MINIMUM PREMIUM	
MAN. RATES	.36	.38	.37	+ .32	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	98,692	1,930,812	1.956			1	4	44	49	
2011	98,650	1,767,857	1.792				1	31	32	
2012	105,528	1,712,659	1.622			2	2	33	37	
2013	110,630	1,519,420	1.373	1			7	50	58	
2014	110,703	803,654	.725				2	45	47	
TOTAL	524,203	7,734,402	1.475	1		3	16	203	223	
O.D.		748								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			211,250	154,530	417,280			100,000	207,358	559,946	280,448
2011				15,332	736,944				481	712,183	302,917
2012			359,704	32,361	260,943			160,463	93,119	528,044	278,025
2013	3,000			247,155	169,035	169,385			199,619	350,380	380,846
2014				52,810	146,633				30,873	295,061	278,277
TOTAL	3,000		570,954	502,188	1,730,835	169,385		260,463	531,450	2,445,614	1,520,513
O.D.											748

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			306,101	228,395	648,036			209,900	285,532	761,527	276,522
2011		294	20,670	33,605	1,107,457		324	9,562	10,967	907,142	293,527
2012	85	3,841	512,389	65,566	355,312	1,711	5,468	339,843	133,312	602,925	273,855
2013	4,922	2,230	189,482	307,649	217,407	324,789	3,084	157,727	219,743	368,224	372,467
2014	24	3,205	193,780	127,207	149,853	257	5,647	150,432	101,938	208,142	273,825
TOTAL	5,031	9,570	1,222,422	762,422	2,478,065	326,757	14,523	867,464	751,492	2,847,960	1,490,196
O.D.											731

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,445,767	6,839,939	1,490,927	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,160,875	-1,826,056	5,236	
TOTAL LOSSES	1,284,892	5,013,883	1,496,163	
EXPECTED LOSSES	2,233,105	5,163,401	1,577,851	
CREDIBILITY	.09	.26	.39	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.245	.956	.285	1.486
INDICATED (POST-TEST)	.282	1.100	.328	1.710
PRES. ON RATE LEVEL	.383	.886	.271	1.540
DERIVED BY FORMULA	.374	.942	.293	1.609
UNDERLYING PRES. RATE	.426	.985	.301	1.712
PROPOSED	.374	.942	.293	1.609

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.540
IND. RATES				1.54	MINIMUM PREMIUM	
MAN. RATES	1.56	1.65	1.70	+ 1.54	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	12,744,269	57,463,756	.450	3		46	75	1271	1395
2011	12,716,240	56,193,899	.441		1	41	71	1156	1269
2012	12,706,724	49,873,206	.392	1		42	327	841	1211
2013	12,856,320	52,903,448	.411	2	1	40	280	936	1259
2014	13,184,796	43,717,147	.331	1	3	12	218	960	1194
TOTAL	64,208,349	260,151,456	.405	7	5	181	971	5164	6328
O.D.		665,241	.001				3	27	30

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	740,776		8,102,521	3,260,461	14,325,553	135,759		2,646,289	2,489,792	17,410,848	8,351,757
2011		201,790	7,567,906	2,906,743	12,175,977		2,426,182	4,074,720	3,025,868	15,598,438	8,216,275
2012	436		7,180,336	6,840,677	6,833,641	3,967		3,242,306	7,684,526	10,128,935	7,958,382
2013	603,848	8,889	6,638,685	7,169,638	8,784,199	190,239	708,183	2,321,468	6,379,584	11,636,960	8,461,755
2014	579,391	104,873	2,093,700	5,062,409	7,504,340	21,394	138,159	669,025	5,871,744	13,000,858	8,671,254
TOTAL	1,924,451	315,552	31,583,148	25,239,928	49,623,710	351,359	3,272,524	12,953,808	25,451,514	67,776,039	41,659,423
O.D.				11,686	291,167				30,184	144,831	187,373

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	1,134,128		11,636,005	4,818,959	22,203,800	388,678		5,465,409	3,428,440	23,535,613	8,234,832
2011		133,775	10,650,819	4,274,229	18,459,891		977,668	6,855,157	3,687,415	19,956,563	7,961,570
2012	2,205	106,588	11,689,674	9,448,178	9,390,476	46,163	155,432	8,170,209	9,021,480	11,765,302	7,839,006
2013	987,444	149,628	14,954,721	9,900,709	11,376,309	400,745	958,688	9,192,001	7,245,871	12,364,384	8,275,596
2014	732,021	415,589	14,881,977	8,881,927	8,285,966	33,191	878,063	11,004,003	6,870,694	8,754,435	8,532,514
TOTAL	2,855,798	805,580	63,813,196	37,324,002	69,716,442	868,777	2,969,851	40,686,779	30,253,900	76,376,297	40,843,518
O.D.	1	235	14,504	22,533	433,764	25	1,067	19,142	26,578	190,807	183,906

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	112,034,955	214,344,323	41,027,424			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-44,605,130	-64,274,342	162,552			
TOTAL LOSSES	67,429,825	150,069,981	41,189,976			
EXPECTED LOSSES	85,397,105	181,067,545	50,082,513			
CREDIBILITY	1.00	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.105	.234	.064	.403		
INDICATED (POST-TEST)	.121	.269	.074	.464		
PRES. ON RATE LEVEL	.120	.254	.070	.444		
DERIVED BY FORMULA	.121	.269	.074	.464		
UNDERLYING PRES. RATE	.133	.282	.078	.493		
PROPOSED	.121	.269	.074	.464		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	.444
IND. RATES				.44	MINIMUM PREMIUM	
MAN. RATES	.46	.49	.49	+ .44	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	84,564	2,714,857	3.210			7	8	40	55
2011	76,794	2,339,259	3.046			4	4	42	50
2012	83,368	2,663,252	3.194			3	14	30	47
2013	81,531	1,967,785	2.413			3	14	21	38
2014	78,145	1,940,867	2.483			2	5	22	29
TOTAL	404,402	11,626,020	2.875			19	45	155	219
O.D.		5,221	.001				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,258,838	372,301	149,655			391,399	241,990	180,603	120,071
2011			814,401	171,434	434,389			330,624	95,496	358,089	134,826
2012			425,834	423,011	692,436			217,770	323,214	460,058	120,929
2013			686,056	484,137	108,080			167,345	320,309	79,482	122,376
2014			442,225	363,061	232,440			133,365	184,442	393,579	191,755
TOTAL			3,627,354	1,813,944	1,617,000			1,240,503	1,165,451	1,471,811	689,957
O.D.				2,021					1,561		1,639

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,824,057	550,262	232,414			821,547	333,220	245,623	118,390
2011		7,964	1,163,511	250,333	669,590		13,551	634,836	121,745	462,273	130,646
2012	99	6,765	723,528	599,544	930,984	2,327	8,723	493,236	383,921	535,946	119,115
2013	255	9,994	1,184,458	609,958	218,450	2,043	8,128	470,496	313,650	112,064	119,684
2014	449	20,597	1,104,097	507,262	339,171	952	34,331	524,670	235,972	304,985	188,687
TOTAL	803	45,320	5,999,651	2,517,359	2,390,609	5,322	64,733	2,944,785	1,388,508	1,660,891	676,522
O.D.		13	1,185	2,309	157	2	18	845	1,425	102	1,603

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,062,677	7,961,360	678,125			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,713,256	-1,795,292	2,059			
TOTAL LOSSES	6,349,421	6,166,068	680,184			
EXPECTED LOSSES	5,176,345	5,038,848	655,131			
CREDIBILITY	.07	.21	.32			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.570	1.525	.168	3.263		
INDICATED (POST-TEST)	1.807	1.755	.193	3.755		
PRES. ON RATE LEVEL	1.152	1.121	.146	2.419		
DERIVED BY FORMULA	1.198	1.254	.161	2.613		
UNDERLYING PRES. RATE	1.280	1.246	.162	2.688		
PROPOSED	1.198	1.254	.161	2.613		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.502
IND. RATES				2.50	MINIMUM PREMIUM	
MAN. RATES	2.33	2.47	2.67	+ 2.50	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	214,245	2,044,198	.954			5	6	28	39
2011	224,603	1,908,543	.849			4	8	26	38
2012	225,061	1,255,662	.557				4	25	29
2013	241,362	1,633,359	.676			1	5	26	32
2014	261,538	1,389,753	.531				4	24	28
TOTAL	1,166,809	8,231,515	.705			10	27	129	166
O.D.		230							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			937,126	94,616	136,734			244,931	57,297	180,218	393,276
2011			737,009	140,402	124,462			210,343	107,694	193,437	395,196
2012				129,235	323,639				51,248	327,183	424,357
2013			241,371	333,519	158,527			36,136	124,510	254,588	484,708
2014				157,174	356,001				131,160	278,125	467,293
TOTAL			1,915,506	854,946	1,099,363			491,410	471,909	1,233,551	2,164,830
O.D.											230

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,357,896	139,843	212,348			514,110	78,897	245,094	387,770
2011		7,094	1,044,807	201,617	202,147		8,605	407,290	132,397	250,896	382,945
2012		1,002	57,317	186,665	424,847		706	28,474	72,095	369,955	417,992
2013	105	5,036	544,162	419,053	230,834	649	2,958	165,254	143,640	268,451	474,044
2014	74	8,322	503,978	335,110	368,482	389	10,979	230,564	157,064	206,923	459,816
TOTAL	179	21,454	3,508,160	1,282,288	1,438,658	1,038	23,248	1,345,692	584,093	1,341,319	2,122,567
O.D.											226

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,899,771	4,646,358	2,122,793	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,081,240	-1,373,185	8,703	
TOTAL LOSSES	2,818,531	3,273,173	2,131,496	
EXPECTED LOSSES	4,013,823	3,897,142	2,543,644	
CREDIBILITY	.15	.44	.66	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.242	.281	.183	.706
INDICATED (POST-TEST)	.279	.323	.211	.813
PRES. ON RATE LEVEL	.310	.301	.195	.806
DERIVED BY FORMULA	.305	.311	.206	.822
UNDERLYING PRES. RATE	.344	.334	.218	.896
PROPOSED	.302	.307	.204	.813

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE
IND. RATES				.78	MINIMUM PREMIUM
MAN. RATES	.87	.92	.89	+ .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
2010	97,871	1,257,726	1,285			97,871			2	4	15	21
2011	99,659	876,850	.879			99,659			1	3	21	25
2012	106,114	962,258	.906			106,114	1		1	2	26	30
2013	117,163	1,320,276	1.126			117,163			1	5	34	40
2014	122,227	646,239	.528			122,227				1	29	30
TOTAL	543,034	5,063,349	.932			543,034	1		5	15	125	146

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			405,309	196,075	40,722			184,680	67,378	94,858	268,704
2011			234,855	105,711	59,150			64,414	70,630	94,083	248,007
2012	220,889		178,085	14,927	99,131	5,500		26,770	20,292	226,877	169,787
2013			193,233	155,464	133,045			50,571	304,496	260,080	223,387
2014				2,178	154,386				2,373	326,243	161,059
TOTAL	220,889		1,011,482	474,355	486,434	5,500		326,435	465,169	1,002,141	1,070,944

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			587,293	289,799	63,243			387,643	92,780	129,007	264,942
2011		2,276	337,482	149,036	94,356		2,651	128,288	85,527	121,690	240,319
2012	263,106	1,851	250,663	29,297	136,778	16,276	1,078	64,890	34,229	256,958	167,240
2013	75	3,295	371,767	208,994	183,261	1,091	5,356	288,022	309,717	286,776	218,472
2014	19	2,441	142,221	85,451	149,238	229	4,545	138,708	93,723	226,804	158,482
TOTAL	263,200	9,863	1,689,426	762,577	626,876	17,596	13,630	1,007,551	615,976	1,021,235	1,049,455

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,001,266	3,026,664	1,049,455			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,056,778	-760,440	3,987			
TOTAL LOSSES	1,944,488	2,266,224	1,053,442			
EXPECTED LOSSES	2,041,809	2,161,276	1,156,663			
CREDIBILITY	.09	.26	.40			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.358	.417	.194	.969		
INDICATED (POST-TEST)	.412	.480	.223	1.115		
PRES. ON RATE LEVEL	.338	.358	.192	.888		
DERIVED BY FORMULA	.345	.390	.204	.939		
UNDERLYING PRES. RATE	.376	.398	.213	.987		
PROPOSED	.345	.390	.204	.939		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	.899
IND. RATES				.90	MINIMUM PREMIUM	
MAN. RATES	.89	.94	.98	+ .90	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	259,296	4,793,282	1.848			259,296			3	21	102	126
2011	234,194	3,517,177	1.501			234,194	1		1	18	96	116
2012	250,348	4,852,800	1.938			250,348			1	33	81	115
2013	257,830	2,778,904	1.077			257,830				18	70	88
2014	271,289	4,513,385	1.663			271,289	1		1	19	86	107
TOTAL	1,272,957	20,455,548	1.607			1,272,957	2		6	109	435	552
O.D.		35,805	.002							2		2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			432,905	519,339	794,385			153,581	525,288	1,275,854	1,091,930
2011	176,211		158,395	369,297	385,510			23,125	491,464	958,222	954,953
2012			239,334	371,111	545,478			86,822	1,776,357	878,176	955,522
2013				142,427	419,097				154,612	1,064,379	998,389
2014	533,329		140,638	293,980	495,687	13,986		410,776	454,236	1,252,759	917,994
TOTAL	709,540		971,272	1,696,154	2,640,157	13,986		674,304	3,401,957	5,429,390	4,918,788
O.D.				16,028					122		19,655

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			627,279	767,580	1,233,678			322,367	723,322	1,735,164	1,076,643
2011	241,750	1,722	256,496	519,144	586,128		1,378	96,774	594,717	1,227,030	925,349
2012	56	4,538	446,628	502,698	730,164	928	14,039	521,308	1,567,303	1,037,246	941,189
2013	26	2,424	193,716	225,505	502,255	731	4,367	234,883	254,897	1,088,854	976,424
2014	670,839	16,239	939,308	551,339	543,192	12,127	100,011	1,533,967	670,241	955,556	903,306
TOTAL	912,671	24,923	2,463,427	2,566,266	3,595,417	13,786	119,795	2,709,299	3,810,480	6,043,850	4,822,911
O.D.	1	137	8,120	18,858	1,130			28	134	4	19,321

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,252,187	16,036,139	4,842,232			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,519,892	-4,735,588	19,523			
TOTAL LOSSES	2,732,295	11,300,551	4,861,755			
EXPECTED LOSSES	6,746,672	13,378,777	5,893,790			
CREDIBILITY	.16	.46	.70			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.215	.888	.382	1.485		
INDICATED (POST-TEST)	.247	1.022	.440	1.709		
PRES. ON RATE LEVEL	.477	.946	.416	1.839		
DERIVED BY FORMULA	.440	.981	.433	1.854		
UNDERLYING PRES. RATE	.530	1.051	.463	2.044		
PROPOSED	.436	.973	.430	1.839		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.761
IND. RATES				1.76	MINIMUM PREMIUM	
MAN. RATES	2.00	2.12	2.03	+ 1.76	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	23,709	2,592,592	10.935			1	9	21	31
2011	25,368	2,300,866	9.069			2	11	29	42
2012	23,254	2,182,166	9.384				11	25	36
2013	26,485	2,528,468	9.546			1	7	17	25
2014	26,369	3,038,553	11.523			1	6	14	21
TOTAL	125,185	12,642,645	10.099			5	44	106	155
O.D.		14,251	.011						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			277,146	297,598	873,387			3,238	107,488	114,109	919,626
2011			288,580	481,730	227,424			20,999	88,513	111,545	1,082,075
2012				586,445	205,375				228,976	145,095	1,016,275
2013			125,440	330,296	233,090			50,000	143,689	108,570	1,537,383
2014			376,143	402,809	61,391			34,098	529,943	142,988	1,491,181
TOTAL			1,067,309	2,098,878	1,600,667			108,335	1,098,609	622,307	6,046,540
O.D.											14,251

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			401,585	439,849	1,356,372			6,797	148,011	155,188	906,751
2011		2,934	442,020	673,139	352,212		906	48,295	106,411	143,510	1,048,531
2012		2,888	143,140	773,546	284,605		1,928	59,934	257,811	170,865	1,001,031
2013	77	4,192	414,530	419,679	308,841	732	3,169	178,566	146,604	122,607	1,503,561
2014	382	17,010	924,523	443,034	172,069	995	35,902	571,800	360,753	158,159	1,467,322
TOTAL	459	27,024	2,325,798	2,749,247	2,474,099	1,727	41,905	865,392	1,019,590	750,329	5,927,196
O.D.											13,809

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,262,305	6,993,265	5,941,005	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-364,525	-516,446	7,546	
TOTAL LOSSES	2,897,780	6,476,819	5,948,551	
EXPECTED LOSSES	698,531	1,457,154	2,280,871	
CREDIBILITY	.03	.10	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.315	5.174	4.752	12.241
INDICATED (POST-TEST)	2.665	5.955	5.470	14.090
PRES. ON RATE LEVEL	.502	1.047	1.640	3.189
DERIVED BY FORMULA	.567	1.538	2.215	4.320
UNDERLYING PRES. RATE	.558	1.164	1.822	3.544
PROPOSED	.567	1.538	2.215	4.320

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	4.048
IND. RATES				4.05	MINIMUM PREMIUM	
MAN. RATES	2.63	2.79	3.52	+ 4.05	PRESENT	

+PROPOSED *LIMITED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	1,277,795	33,517,100	2.623	1	1	34	169	463	668
2011	1,259,984	43,924,863	3.486			46	172	495	713
2012	1,251,962	34,184,124	2.730			35	169	441	645
2013	1,305,882	36,107,289	2.764		1	33	200	480	714
2014	1,367,776	25,854,252	1.890	1		8	69	505	583
TOTAL	6,463,399	173,587,628	2.686	2	2	156	779	2384	3323
O.D.		605,345	.009				3	10	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		63,529	6,088,216	6,350,138	4,655,419	915,708	1,951	4,004,797	4,859,799	4,348,352	2,229,191
2011			8,890,855	7,404,941	5,576,960			8,859,106	5,315,406	5,397,892	2,479,703
2012			6,304,726	5,851,674	4,520,665			5,903,457	4,314,619	4,770,639	2,518,344
2013		108,080	5,492,550	6,952,792	6,080,044		61,028	2,522,582	5,362,888	6,832,729	2,694,596
2014	3,000		1,585,835	2,482,552	6,319,356			2,650,065	1,985,089	8,117,834	2,710,521
TOTAL	3,000	171,609	28,362,182	29,042,097	27,152,444	915,708	62,979	23,940,007	21,837,801	29,467,446	12,632,355
O.D.				107,492	202,340				51,307	192,854	51,352

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		117,783	8,407,978	9,385,502	7,229,859	987,413	3,098	6,007,693	6,691,944	5,913,766	2,197,982
2011		79,776	11,823,887	10,406,246	8,606,649		215,734	10,419,187	6,416,330	7,021,101	2,402,832
2012	1,380	86,900	9,510,926	7,998,729	6,297,939	46,721	153,931	9,179,836	5,108,792	5,661,785	2,480,569
2013	2,500	251,153	12,664,598	9,179,756	8,101,223	34,042	223,822	8,152,543	5,816,267	7,433,914	2,635,315
2014	6,225	177,280	10,158,471	5,842,008	6,680,052	11,480	354,515	6,560,279	3,586,523	5,934,221	2,667,153
TOTAL	10,105	712,892	52,565,860	42,812,241	36,915,722	1,079,656	951,100	40,319,538	27,619,856	31,964,787	12,383,851
O.D.	1	706	38,122	153,091	288,537	1	555	20,163	64,563	225,564	50,273

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	95,698,699	140,044,361	12,434,124			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-37,465,949	-42,451,546	50,560			
TOTAL LOSSES	58,232,750	97,592,815	12,484,684			
EXPECTED LOSSES	71,808,362	119,831,416	15,318,255			
CREDIBILITY	.46	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.901	1.510	.193	2.604		
INDICATED (POST-TEST)	1.037	1.738	.222	2.997		
PRES. ON RATE LEVEL	1.000	1.668	.213	2.881		
DERIVED BY FORMULA	1.017	1.738	.222	2.977		
UNDERLYING PRES. RATE	1.111	1.854	.237	3.202		
PROPOSED	1.017	1.738	.222	2.977		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.851
IND. RATES				2.85	MINIMUM PREMIUM	
MAN. RATES	2.89	3.07	3.18	+ 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	
2010	17,720	776,223	4.380						22	22
2011	19,196	448,633	2.337						13	13
2012	37,921	581,949	1.534						24	27
2013	82,149	648,661	.789			1	1		20	22
2014	395,160	1,735,862	.439				24		52	76
TOTAL	552,146	4,191,328	.759			1	28		131	160

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					423,572					290,013	62,638
2011					288,573					132,273	27,787
2012				216,827	157,281				30,990	119,718	57,133
2013			141,990	12,913	222,182			50,228	13,541	168,678	39,129
2014				625,694	343,791				282,293	326,255	157,829
TOTAL			141,990	855,434	1,435,399			50,228	326,824	1,036,937	344,516

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					657,808					394,420	61,761
2011		117	7,698	4,842	433,596		59	1,770	1,932	168,478	26,926
2012		1,163	60,457	290,731	211,045		349	13,229	39,781	135,776	56,276
2013	51	2,190	246,411	56,509	272,517	523	1,866	117,148	34,166	174,965	38,268
2014	156	16,281	1,034,984	753,602	431,677	655	19,890	382,157	260,965	256,254	155,304
TOTAL	207	19,751	1,349,550	1,105,684	2,006,643	1,178	22,164	514,304	336,844	1,129,893	338,535

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,907,154	4,579,064	338,535	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,450,878	-1,376,460	4,450	
TOTAL LOSSES	456,276	3,202,604	342,985	
EXPECTED LOSSES	3,257,661	4,715,326	590,795	
CREDIBILITY	.09	.26	.40	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.083	.580	.062	.725
INDICATED (POST-TEST)	.096	.668	.071	.835
PRES. ON RATE LEVEL	.531	.769	.096	1.396
DERIVED BY FORMULA	.492	.743	.086	1.321
UNDERLYING PRES. RATE	.590	.854	.107	1.551
PROPOSED	.492	.743	.086	1.321

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.265
IND. RATES				1.27	MINIMUM PREMIUM	
MAN. RATES	1.70	1.80	1.54	+ 1.27	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
2010	547,986	13,687,440	2.497			547,986			9	60	244	313
2011	579,431	15,978,366	2.757			579,431	1	1	11	71	268	352
2012	616,788	15,410,239	2.498			616,788			11	95	229	335
2013	611,984	12,446,931	2.033			611,984			3	88	188	279
2014	645,560	9,566,470	1.481			645,560			4	62	199	265
TOTAL	3,001,749	67,089,446	2.235			3,001,749	1	1	38	376	1128	1544
O.D.		226,730	.007							4	3	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,389,295	2,613,260	1,782,466			2,987,526	1,430,668	2,170,680	1,313,545
2011	100,907	381,787	1,676,085	2,900,936	2,460,247		1,527,238	1,161,164	2,026,459	2,461,812	1,281,731
2012			1,973,282	2,814,969	2,440,040			1,528,626	2,494,696	2,628,308	1,530,318
2013			764,474	3,484,119	1,958,702			243,870	2,707,684	2,133,877	1,154,205
2014			633,018	1,299,933	2,274,971			246,445	1,113,857	2,542,868	1,455,378
TOTAL	100,907	381,787	6,436,154	13,113,217	10,916,426		1,527,238	6,167,631	9,773,364	11,937,545	6,735,177
O.D.				120,045	6,988				65,450	3,067	31,180

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,877,676	3,862,401	2,768,167			2,335,780	1,970,031	2,952,125	1,295,155
2011	138,437	175,367	2,609,395	4,071,415	3,758,693		784,358	2,419,176	2,442,505	3,179,572	1,241,997
2012	440	33,340	3,339,291	3,841,366	3,335,798	12,463	52,884	2,826,165	2,900,398	3,080,581	1,507,363
2013	626	37,222	3,527,946	4,318,534	2,627,829	7,908	41,895	2,182,524	2,719,468	2,355,996	1,128,812
2014	1,022	73,403	4,240,669	2,484,211	2,483,475	4,189	130,469	2,402,296	1,411,562	1,905,605	1,432,092
TOTAL	140,525	319,332	15,594,977	18,577,927	14,973,962	24,560	1,009,606	12,165,941	11,443,964	13,473,879	6,605,419
O.D.		121	5,713	172,630	11,595		272	7,956	80,400	5,140	30,574

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	29,269,003	58,739,497	6,635,993	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-11,764,042	-17,339,714	26,710	
TOTAL LOSSES	17,504,961	41,399,783	6,662,703	
EXPECTED LOSSES	22,693,222	49,108,614	7,984,652	
CREDIBILITY	.28	.82	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.583	1.379	.222	2.184
INDICATED (POST-TEST)	.671	1.587	.256	2.514
PRES. ON RATE LEVEL	.680	1.472	.240	2.392
DERIVED BY FORMULA	.677	1.566	.256	2.499
UNDERLYING PRES. RATE	.756	1.636	.266	2.658
PROPOSED	.677	1.566	.256	2.499

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.393
IND. RATES				2.39	MINIMUM PREMIUM	
MAN. RATES	2.46	2.61	2.64	+ 2.39	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
2010	762,478	15,178,058	1.990				762,478			19	74	185	278
2011	765,578	11,685,630	1.526				765,578			9	43	219	271
2012	766,970	10,680,142	1.392				766,970			7	44	212	263
2013	802,055	13,446,784	1.676				802,055			10	57	201	268
2014	818,075	8,023,967	.980				818,075			1	18	226	245
TOTAL	3,915,156	59,014,581	1.507				3,915,156			46	236	1043	1325
O.D.		38,395										2	2

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			3,576,444	2,423,964	1,726,826			2,332,019	1,640,262	1,761,941	1,716,602
2011			1,299,401	1,817,832	1,946,534			871,528	1,201,340	2,542,507	2,006,488
2012			1,234,575	1,838,550	1,963,568			512,853	863,500	2,297,364	1,969,732
2013			1,717,922	2,029,421	2,490,704			995,867	1,765,532	2,437,934	2,009,404
2014			128,432	873,252	1,802,438			37,764	718,818	2,628,900	1,834,363
TOTAL			7,956,774	8,983,019	9,930,070			4,750,031	6,189,452	11,668,646	9,536,589
O.D.					14,553					1,559	22,283

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			4,951,808	3,582,618	2,681,757			4,487,012	2,258,642	2,396,238	1,692,570
2011		13,501	1,991,753	2,559,785	2,968,262		36,455	1,772,949	1,465,864	3,266,623	1,944,287
2012	289	22,313	2,223,141	2,530,603	2,660,131	5,483	22,454	1,247,105	1,075,467	2,631,891	1,940,186
2013	784	38,335	4,028,846	2,793,557	3,212,460	12,759	51,683	3,003,110	1,947,912	2,648,966	1,965,197
2014	484	46,446	2,778,870	1,782,036	1,894,556	3,030	80,377	1,782,726	1,177,399	1,904,621	1,805,013
TOTAL	1,557	120,595	15,974,418	13,248,599	13,417,166	21,272	190,969	12,292,902	7,925,284	12,848,339	9,347,253
O.D.					22,601					2,121	21,879

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	28,601,713	47,464,110	9,369,132			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-10,761,311	-14,181,387	37,811			
TOTAL LOSSES	17,840,402	33,282,723	9,406,943			
EXPECTED LOSSES	20,632,872	40,012,894	11,510,559			
CREDIBILITY	.33	.98	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.456	.850	.240	1.546		
INDICATED (POST-TEST)	.525	.978	.276	1.779		
PRES. ON RATE LEVEL	.473	.920	.265	1.658		
DERIVED BY FORMULA	.490	.977	.276	1.743		
UNDERLYING PRES. RATE	.527	1.022	.294	1.843		
PROPOSED	.490	.977	.276	1.743		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.669
IND. RATES				1.67	MINIMUM PREMIUM	
MAN. RATES	1.70	1.80	1.83	+ 1.67	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2010	2,043,340	23,774,543	1.163			2,043,340			21	114	627	762
2011	2,118,272	27,049,244	1.276			2,118,272	3		13	110	629	755
2012	2,169,692	22,986,034	1.059			2,169,692	1	1	8	132	587	729
2013	2,321,202	24,053,599	1.036			2,321,202			11	124	635	770
2014	2,356,766	19,248,813	.816			2,356,766			9	63	599	671
TOTAL	11,009,272	117,112,233	1.064			11,009,272	4	1	62	543	3077	3687
O.D.		167,036	.001								7	7

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2010			3,503,909	3,397,357	3,532,321			1,690,866	3,026,415	4,587,036	4,036,639
2011	222,591		1,914,944	3,760,563	3,516,426	3,814,833		2,905,467	2,714,290	4,566,673	3,633,457
2012	211,423	41,516	1,282,653	4,588,576	4,032,980	1,313	11,990	649,810	3,376,258	5,276,846	3,512,669
2013			1,679,374	4,312,182	4,053,285			741,254	3,587,327	5,995,446	3,684,731
2014			1,418,160	1,818,160	4,171,549			763,370	1,318,990	6,387,388	3,371,196
TOTAL	434,014	41,516	9,799,040	17,876,838	19,306,561	3,816,146	11,990	6,750,767	14,023,280	26,813,389	18,238,692
O.D.					65,303					45,667	56,066

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2010			4,909,747	5,021,293	5,485,694			3,298,706	4,167,380	6,238,382	3,980,126
2011	82,866	18,556	2,766,225	5,280,365	5,355,891	1,701,720	64,561	3,193,540	3,290,002	5,873,943	3,520,820
2012	252,089	103,013	3,067,115	6,223,821	5,436,482	10,760	66,601	2,227,115	3,977,856	6,087,872	3,459,979
2013	1,023	58,526	5,730,304	5,632,898	5,219,080	15,341	74,138	4,058,567	3,972,803	6,358,373	3,603,667
2014	1,961	130,928	7,397,348	4,072,488	4,496,473	8,733	266,602	4,963,803	2,677,833	4,644,567	3,317,257
TOTAL	337,939	311,023	23,870,739	26,230,865	25,993,620	1,736,554	471,902	17,741,731	18,085,874	29,203,137	17,881,849
O.D.	6	724	42,082	25,105	72,064	13	256	7,926	5,353	31,598	55,130

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	44,520,895	99,647,616	17,936,979	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-17,277,638	-29,844,600	73,608	
TOTAL LOSSES	27,243,257	69,803,016	18,010,587	
EXPECTED LOSSES	33,248,001	84,441,116	22,018,544	
CREDIBILITY	.66	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.247	.634	.164	1.045
INDICATED (POST-TEST)	.284	.730	.189	1.203
PRES. ON RATE LEVEL	.272	.690	.180	1.142
DERIVED BY FORMULA	.280	.730	.189	1.199
UNDERLYING PRES. RATE	.302	.767	.200	1.269
PROPOSED	.280	.730	.189	1.199

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.148
IND. RATES				1.15	MINIMUM PREMIUM	
MAN. RATES	1.23	1.30	1.26	+ 1.15	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	378,225	4,229,435	1.118			5	17	74	96
2011	379,456	3,151,474	.830			1	11	73	85
2012	384,231	3,874,402	1.008			3	16	51	70
2013	410,401	4,438,183	1.081			3	8	74	85
2014	460,172	2,351,397	.510				4	92	96
TOTAL	2,012,485	18,044,891	.897			12	56	364	432
O.D.		3,071							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			814,119	586,064	555,428			332,834	432,491	916,851	591,648
2011			130,875	418,717	892,338			43,952	365,437	674,971	625,184
2012			482,938	603,374	250,155			817,607	462,550	529,915	727,863
2013			436,210	128,137	577,801			256,597	832,189	1,342,053	865,196
2014				58,553	544,028				58,966	920,475	769,375
TOTAL			1,864,142	1,794,845	2,819,750			1,450,990	2,151,633	4,384,265	3,579,266
O.D.											3,071

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,179,658	866,203	862,578			698,618	595,540	1,246,915	583,365
2011		1,682	234,738	595,920	1,347,694		2,082	121,812	441,972	864,980	605,803
2012	102	7,070	731,797	808,216	361,346	6,891	21,183	1,304,987	554,688	633,807	716,945
2013	163	6,952	781,400	258,904	721,370	4,273	19,319	1,079,261	922,770	1,430,864	846,162
2014	79	9,496	559,997	347,288	534,029	738	15,669	436,806	295,675	645,389	757,065
TOTAL	344	25,200	3,487,590	2,876,531	3,827,017	11,902	58,253	3,641,484	2,810,645	4,821,955	3,509,340
O.D.											2,988

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	7,224,773	14,336,148	3,512,328		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-2,827,970	-4,249,796	15,008		
TOTAL LOSSES	4,396,803	10,086,352	3,527,336		
EXPECTED LOSSES	5,453,835	12,074,910	4,346,968		
CREDIBILITY	.21	.63	.95		
PURE PREMIUMS					
INDICATED (PRE-TEST)	.218	.501	.175	.894	
INDICATED (POST-TEST)	.251	.577	.201	1.029	
PRES. ON RATE LEVEL	.244	.540	.194	.978	
DERIVED BY FORMULA	.245	.563	.201	1.009	
UNDERLYING PRES. RATE	.271	.600	.216	1.087	
PROPOSED	.245	.563	.201	1.009	
IND. RATES					
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE
IND. RATES				.97	MINIMUM PREMIUM
MAN. RATES	1.03	1.09	1.08	+ .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
2010	500,172	2,218,371	.443			500,172			2	15	54	71
2011	522,010	2,105,304	.403			522,010			1	26	36	63
2012	545,564	2,488,354	.456			545,564			2	19	43	64
2013	569,884	1,865,473	.327			569,884	1		1	18	34	54
2014	602,995	1,360,934	.225			602,995			1	2	44	47
TOTAL	2,740,625	10,038,436	.366			2,740,625		1	7	80	211	299
O.D.		106,838	.003							1	1	2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			343,393	483,885	404,597			189,153	252,250	357,956	187,137
2011			139,889	630,912	303,642			82,248	377,786	397,486	173,341
2012			370,031	708,458	258,730			39,999	483,035	425,007	203,094
2013		155,685	132,549	584,803	119,775		15,000	137,135	266,684	234,800	219,042
2014			161,183	113,007	195,539			130,308	44,200	477,526	239,171
TOTAL		155,685	1,147,045	2,521,065	1,282,283		15,000	578,843	1,423,955	1,892,775	1,021,785
O.D.				76,313	2,019				7,123	6,030	15,353

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			497,577	715,182	628,341			397,032	347,350	486,821	184,517
2011		1,569	245,655	880,060	465,585		3,509	191,171	452,937	512,267	167,967
2012	88	6,949	669,088	943,691	372,978	427	5,240	205,187	551,060	495,670	200,048
2013	98	196,160	576,274	695,375	199,237	1,758	27,258	414,981	279,031	264,231	214,223
2014	170	8,899	480,351	227,266	227,402	797	27,292	433,280	175,597	348,254	235,344
TOTAL	356	213,577	2,468,945	3,461,574	1,893,543	2,982	63,299	1,641,651	1,805,975	2,107,243	1,002,099
O.D.		16	5,036	105,717	3,952			586	8,414	8,290	14,900

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,396,448	9,394,708	1,016,999			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,704,545	-2,773,386	4,276			
TOTAL LOSSES	2,691,903	6,621,322	1,021,275			
EXPECTED LOSSES	3,288,750	7,865,595	1,260,688			
CREDIBILITY	.26	.77	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.098	.242	.037	.377		
INDICATED (POST-TEST)	.113	.279	.043	.435		
PRES. ON RATE LEVEL	.108	.258	.042	.408		
DERIVED BY FORMULA	.109	.274	.043	.426		
UNDERLYING PRES. RATE	.120	.287	.046	.453		
PROPOSED	.109	.274	.043	.426		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	.407
IND. RATES				.41	MINIMUM PREMIUM	
MAN. RATES	.43	.46	.45	+ .41	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	99,376	3,060,848	3.080		1		15	33	49
2011	99,384	2,164,987	2.178			1	14	29	44
2012	103,861	1,563,431	1.505			2	10	21	33
2013	104,045	1,776,479	1.707			1	11	25	37
2014	112,795	1,765,162	1.564			1	10	21	32
TOTAL	519,461	10,330,907	1.989		1	5	60	129	195
O.D.		16,802	.003					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		34,002		587,895	324,207		461,010		640,850	403,390	609,494
2011			144,892	465,635	119,741			47,268	466,116	377,483	543,852
2012			273,511	198,987	104,906			51,551	117,497	316,365	500,614
2013			169,572	317,261	271,927			36,522	367,789	218,404	395,004
2014			125,000	73,828	195,301			400,000	102,315	348,645	520,073
TOTAL		34,002	712,975	1,643,606	1,016,082		461,010	535,341	1,694,567	1,664,287	2,569,037
O.D.					141					10,744	5,917

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		63,040		868,909	503,493		732,084		882,450	548,609	600,961
2011		1,514	236,844	648,048	187,580		2,081	132,353	556,582	487,368	526,993
2012	64	3,581	417,862	270,875	153,725	548	2,579	136,767	145,888	361,732	493,105
2013	93	4,654	473,172	413,214	356,807	1,066	5,602	292,292	362,029	247,831	386,314
2014	137	7,331	396,036	187,326	216,241	1,611	66,903	833,083	202,987	289,732	511,752
TOTAL	294	80,120	1,523,914	2,388,372	1,417,846	3,225	809,249	1,394,495	2,149,936	1,935,272	2,519,125
O.D.			36	20	164	5	26	1,526	1,147	10,889	5,812

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,812,890	7,903,646	2,524,937	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,924,550	-1,952,318	9,381	
TOTAL LOSSES	1,888,340	5,951,328	2,534,318	
EXPECTED LOSSES	3,703,757	5,527,066	2,799,896	
CREDIBILITY	.09	.25	.38	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.364	1.146	.488	1.998
INDICATED (POST-TEST)	.419	1.319	.562	2.300
PRES. ON RATE LEVEL	.642	.957	.485	2.084
DERIVED BY FORMULA	.622	1.048	.514	2.184
UNDERLYING PRES. RATE	.713	1.064	.539	2.316
PROPOSED	.622	1.048	.514	2.184

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	TOTAL
IND. RATES				2.09	MINIMUM PREMIUM	
MAN. RATES	2.08	2.21	2.30	+ 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
2010	347,711	8,639,392	2.484			7	32	177	216
2011	373,187	7,899,352	2.116			6	26	163	195
2012	377,619	8,579,450	2.271			5	25	169	199
2013	391,146	9,287,164	2.374			1	50	162	213
2014	402,589	6,442,269	1.600				14	175	189
TOTAL	1,892,252	40,847,627	2.159			19	147	846	1012
O.D.		30,818	.001					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,060,935	1,235,384	2,167,100			588,526	709,916	1,547,553	1,329,978
2011			889,868	1,107,796	1,688,201			416,312	906,292	1,564,461	1,326,422
2012			941,589	1,159,985	2,031,783			445,932	824,557	1,801,296	1,374,308
2013			298,032	2,114,954	2,139,345			99,900	1,619,913	1,761,610	1,253,410
2014				617,926	1,706,777				564,027	2,078,550	1,474,989
TOTAL			3,190,424	6,236,045	9,733,206			1,550,670	4,624,705	8,753,470	6,759,107
O.D.					1,482					15,649	13,687

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,537,295	1,825,900	3,365,513			1,235,316	977,553	2,104,669	1,311,358
2011		9,353	1,364,444	1,569,034	2,564,921		17,561	878,942	1,097,970	2,010,321	1,285,303
2012	220	16,615	1,693,749	1,646,518	2,716,518	4,765	19,916	1,091,259	1,006,285	2,069,970	1,353,693
2013	368	24,416	2,182,266	2,754,202	2,695,844	4,541	25,060	1,296,914	1,675,328	1,898,158	1,225,835
2014	326	37,464	2,259,307	1,483,527	1,744,912	2,289	59,106	1,361,153	925,112	1,502,674	1,451,389
TOTAL	914	87,848	9,037,061	9,279,181	13,087,708	11,595	121,643	5,863,584	5,682,248	9,585,792	6,627,578
O.D.		3	350	200	1,793	7	38	2,189	1,641	15,955	13,429

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,125,232	37,654,518	6,641,007			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,136,587	-10,665,428	26,379			
TOTAL LOSSES	7,988,645	26,989,090	6,667,386			
EXPECTED LOSSES	13,737,750	30,162,497	7,928,537			
CREDIBILITY	.20	.60	.91			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.422	1.426	.352	2.200		
INDICATED (POST-TEST)	.486	1.641	.405	2.532		
PRES. ON RATE LEVEL	.653	1.435	.377	2.465		
DERIVED BY FORMULA	.620	1.559	.402	2.581		
UNDERLYING PRES. RATE	.726	1.594	.419	2.739		
PROPOSED	.608	1.530	.394	2.532		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.424
IND. RATES				2.42	MINIMUM PREMIUM	
MAN. RATES	2.65	2.81	2.72	+ 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
2010	376,759	16,562,522	4.396	1		19	57	258	335
2011	381,090	17,814,432	4.674	1		18	51	313	383
2012	382,476	12,903,983	3.373	2		13	48	264	328
2013	378,327	14,892,947	3.936		2	15	54	256	327
2014	380,566	13,223,427	3.474	1		6	19	265	291
TOTAL	1,899,218	75,397,311	3.970	5	3	71	229	1356	1664
O.D.		22,220	.001					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	83,430		4,206,882	1,511,652	2,633,511	6,663		2,321,734	1,913,072	2,845,528	1,040,050
2011	253,736		3,806,576	1,409,296	2,727,928	458		1,498,902	2,836,384	3,682,376	1,598,776
2012	243,664	2,888	2,350,570	1,550,481	2,137,565		2,227	1,020,679	1,148,280	3,146,352	1,301,277
2013		437,076	2,870,578	1,739,051	2,730,514		42,278	941,709	2,028,816	2,954,076	1,148,849
2014	52		1,031,915	919,077	2,763,085	883,752		413,942	2,003,738	4,283,347	924,519
TOTAL	580,882	439,964	14,266,521	7,129,557	12,992,603	890,873	44,505	6,196,966	9,930,290	16,911,679	6,013,471
O.D.					10,103					95	12,022

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	127,731		6,095,772	2,234,220	4,105,527	19,076		4,873,319	2,634,305	3,870,048	1,025,489
2011	348,109	37,611	5,495,404	1,989,272	4,184,075	532	62,352	3,082,117	3,116,213	4,745,195	1,549,214
2012	290,743	36,241	3,672,137	2,192,597	2,924,171	10,904	42,272	2,278,716	1,446,365	3,614,291	1,281,758
2013	1,105	583,092	5,479,303	2,570,640	3,568,876	13,006	111,220	3,134,917	2,239,546	3,186,454	1,123,574
2014	1,404	82,944	4,601,151	2,396,338	2,935,161	596,019	192,836	3,621,000	2,086,540	3,158,585	909,727
TOTAL	769,092	739,888	25,343,767	11,383,067	17,717,810	639,537	408,680	16,990,069	11,522,969	18,574,573	5,889,762
O.D.											11,751

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	44,891,033	59,198,419	5,901,513	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-17,461,496	-17,494,410	23,240	
TOTAL LOSSES	27,429,537	41,704,009	5,924,753	
EXPECTED LOSSES	33,407,245	49,208,739	7,255,012	
CREDIBILITY	.20	.60	.91	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.444	2.196	.312	3.952
INDICATED (POST-TEST)	1.662	2.528	.359	4.549
PRES. ON RATE LEVEL	1.583	2.331	.344	4.258
DERIVED BY FORMULA	1.599	2.449	.358	4.406
UNDERLYING PRES. RATE	1.759	2.591	.382	4.732
PROPOSED	1.599	2.449	.358	4.406

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	4.219
IND. RATES				4.22	MINIMUM PREMIUM	
MAN. RATES	4.36	4.62	4.70	+ 4.22	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	293,672	3,317,984	1.129			3	16	70	89	
2011	387,989	3,888,391	1.002			5	14	80	99	
2012	384,130	5,360,074	1.395			7	15	63	85	
2013	434,723	5,314,793	1.222			8	22	82	112	
2014	423,287	3,755,076	.887			1	1	6	106	
TOTAL	1,923,801	21,636,318	1.125			1	24	73	491	
O.D.		150,886	.007					1	2	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			536,828	465,323	598,444			118,097	341,405	656,475	601,412
2011			924,724	243,223	931,340			262,638	245,136	781,180	500,150
2012			1,113,052	551,780	927,497			610,448	992,915	569,468	594,914
2013			1,164,554	873,782	984,813			506,520	479,988	817,133	488,003
2014		100,296	223,680	75,816	1,251,254		33,250	64,412	68,329	1,290,186	647,853
TOTAL		100,296	3,962,838	2,209,924	4,693,348		33,250	1,562,115	2,127,773	4,114,442	2,832,332
O.D.				132	61,819				4,608	37,847	46,480

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			777,864	687,749	929,385			247,886	470,112	892,807	592,992
2011		9,224	1,336,025	358,878	1,419,094		10,996	524,862	303,900	1,002,024	484,645
2012	257	14,037	1,685,670	796,305	1,268,870	6,443	24,263	1,351,778	1,135,903	694,363	585,990
2013	460	20,153	2,251,654	1,214,883	1,313,906	5,562	20,569	1,241,369	563,772	891,273	477,267
2014	357	179,659	1,480,996	774,086	1,249,563	1,197	103,322	702,622	412,965	909,431	637,487
TOTAL	1,074	223,073	7,532,209	3,831,901	6,180,818	13,202	159,150	4,068,517	2,886,652	4,389,898	2,778,381
O.D.	1	205	12,992	8,068	77,421	6	184	6,219	8,950	38,969	45,402

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,016,832	17,422,677	2,823,783	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,577,691	-5,130,484	11,896	
TOTAL LOSSES	7,439,141	12,292,193	2,835,679	
EXPECTED LOSSES	8,887,961	14,582,411	3,462,842	
CREDIBILITY	.21	.61	.92	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.387	.639	.147	1.173
INDICATED (POST-TEST)	.445	.735	.169	1.349
PRES. ON RATE LEVEL	.416	.682	.162	1.260
DERIVED BY FORMULA	.422	.714	.168	1.304
UNDERLYING PRES. RATE	.462	.758	.180	1.400
PROPOSED	.422	.714	.168	1.304

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.248
IND. RATES				1.25	MINIMUM PREMIUM	
MAN. RATES	1.38	1.46	1.39	+ 1.25	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	10,188	842	.082							
2011	12,461	2,402	.192							
2012	5,997	252,458	42.097					8		8
2013	3,894	52,633	13.516				1			1
2014	3,627	284	.078							
TOTAL	36,167	308,619	8.533				1	8		9
O.D.		145	.004							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											842
2011											2,402
2012					160,685					82,281	9,492
2013				30,181					22,148		304
2014											284
TOTAL				30,181	160,685				22,148	82,281	13,324
O.D.											145

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											830
2011											2,328
2012		212	14,882	9,350	209,024		75	4,205	4,020	92,615	9,350
2013	3	202	17,714	34,474	2,362	41	248	11,972	20,231	1,457	297
2014											279
TOTAL	3	414	32,596	43,824	211,386	41	323	16,177	24,251	94,072	13,084
O.D.											143

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	49,554	373,533	13,227	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-19,081	-21,942	19	
TOTAL LOSSES	30,473	351,591	13,246	
EXPECTED LOSSES	34,576	58,699	8,680	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.843	9.721	.366	10.930
INDICATED (POST-TEST)	.970	11.189	.421	12.580
PRES. ON RATE LEVEL	.860	1.461	.216	2.537
DERIVED BY FORMULA	.861	1.656	.222	2.739
UNDERLYING PRES. RATE	.956	1.623	.240	2.819
PROPOSED	.861	1.656	.222	2.739

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.623
IND. RATES				2.62	MINIMUM PREMIUM	
MAN. RATES	2.52	2.67	2.80	+ 2.62	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	104,878	7,577,898	7.225	1		15	5	82	103
2011	101,386	6,028,063	5.945			12	7	58	77
2012	96,792	6,377,057	6.588			10	13	78	101
2013	103,330	5,273,553	5.103			6	13	76	95
2014	104,863	2,182,481	2.081			1	11	62	74
TOTAL	511,249	27,439,052	5.367	1		44	49	356	450
O.D.		6,609	.001					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	224,993		3,031,243	194,421	623,627	30,775		2,112,620	126,909	883,192	350,118
2011			2,577,206	490,152	490,315			1,326,737	370,698	413,235	359,720
2012			2,227,812	706,738	767,734			717,125	827,811	813,341	316,496
2013			1,223,745	705,724	687,418			967,376	393,583	984,261	311,446
2014			177,594	329,201	376,372			53,902	379,601	571,221	294,590
TOTAL	224,993		9,237,600	2,426,236	2,945,466	30,775		5,177,760	2,098,602	3,665,250	1,632,370
O.D.					545					498	5,566

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	344,464		4,151,193	287,354	968,491	88,109		3,769,207	174,754	1,201,142	345,216
2011		23,761	3,494,772	704,060	787,536		40,219	1,895,899	455,018	545,822	348,569
2012	511	24,459	3,126,299	1,012,937	1,109,706	7,343	25,430	1,480,386	969,948	966,313	311,749
2013	398	17,031	1,945,208	972,279	944,250	7,090	24,937	1,543,418	516,997	1,066,786	304,594
2014	245	15,865	911,680	523,144	438,516	1,136	36,201	649,980	394,245	441,530	289,877
TOTAL	345,618	81,116	13,629,152	3,499,774	4,248,499	103,678	126,787	9,338,890	2,510,962	4,221,593	1,600,005
O.D.					846					677	5,450

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	23,625,241	14,482,351	1,605,455	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,834,222	-3,935,535	5,896	
TOTAL LOSSES	14,791,019	10,546,816	1,611,351	
EXPECTED LOSSES	16,860,991	11,073,654	1,820,047	
CREDIBILITY	.09	.25	.38	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.893	2.063	.315	5.271
INDICATED (POST-TEST)	3.330	2.375	.363	6.068
PRES. ON RATE LEVEL	2.968	1.949	.320	5.237
DERIVED BY FORMULA	3.001	2.056	.336	5.393
UNDERLYING PRES. RATE	3.298	2.166	.356	5.820
PROPOSED	3.001	2.056	.336	5.393

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	5.164
IND. RATES				5.16	MINIMUM PREMIUM	
MAN. RATES	5.45	5.78	5.78	+ 5.16	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	4,859,117	5,573,401	.114			6	26	102	134	
2011	4,789,044	6,873,567	.143	1		8	21	83	113	
2012	5,029,363	4,758,977	.094			3	17	80	100	
2013	5,291,827	5,163,177	.097	1		3	29	71	104	
2014	5,259,755	4,533,296	.086			1	12	98	111	
TOTAL	25,229,106	26,902,418	.107	2		21	105	434	562	
O.D.		157,743					1	6	7	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,017,854	487,659	988,623			393,850	717,714	977,822	989,879
2011	860,122		1,326,135	584,963	804,747			700,805	481,243	1,032,447	1,083,105
2012			577,836	225,907	959,310			719,740	465,750	1,105,978	704,456
2013	620,333		628,351	638,666	668,600	8,700		34,601	657,687	1,014,971	891,268
2014			131,864	335,265	1,036,360			22,017	346,557	1,756,253	904,980
TOTAL	1,480,455		3,682,040	2,272,460	4,457,640	8,700		1,871,013	2,668,951	5,887,471	4,573,688
O.D.				4,777	77,581				8,573	44,271	22,541

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,474,871	720,761	1,535,331			826,691	988,294	1,329,832	976,021
2011	987,413	13,069	1,917,384	832,908	1,239,960		28,846	1,372,220	591,388	1,331,603	1,049,529
2012	108	6,629	760,042	360,024	1,273,922	5,582	18,504	1,112,587	582,101	1,278,122	693,889
2013	971,689	12,464	1,349,073	867,061	882,826	17,924	10,783	558,934	711,730	1,074,072	871,660
2014	296	25,232	1,466,946	880,134	1,070,082	1,796	45,959	1,069,908	706,381	1,258,029	890,500
TOTAL	1,959,506	57,394	6,968,316	3,660,888	6,002,121	25,302	104,092	4,940,340	3,579,894	6,271,658	4,481,599
O.D.		95	6,667	11,196	103,674	7	53	2,967	14,114	52,060	22,144

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,064,739	19,695,605	4,503,743	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,045,500	-5,629,428	18,266	
TOTAL LOSSES	8,019,239	14,066,177	4,522,009	
EXPECTED LOSSES	11,605,388	15,894,338	5,550,404	
CREDIBILITY	1.00	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.032	.056	.018	.106
INDICATED (POST-TEST)	.037	.064	.021	.122
PRES. ON RATE LEVEL	.041	.057	.020	.118
DERIVED BY FORMULA	.037	.064	.021	.122
UNDERLYING PRES. RATE	.046	.063	.022	.131
PROPOSED	.037	.064	.021	.122

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	TOTAL
IND. RATES				.12	MINIMUM PREMIUM	
MAN. RATES	.12	.13	.13	+ .12	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	528,182	23,280,070	4.407	1	1	27	41	285	355
2011	539,390	18,506,718	3.431	3	1	23	43	260	330
2012	546,124	16,939,707	3.101	1		22	38	243	304
2013	534,879	14,441,718	2.699			22	33	207	262
2014	538,870	10,124,681	1.878	1		3	15	242	261
TOTAL	2,687,445	83,292,894	3.099	6	2	97	170	1237	1512
O.D.		1,226,346	.045			2		1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	167,513	1,054,974	6,647,907	670,720	3,563,875		4,099,146	2,672,581	758,894	2,444,783	1,199,677
2011	1,467,870	602,039	4,935,027	1,095,655	2,957,947	13,569	751,045	1,959,089	949,252	2,813,567	961,658
2012	775,000		5,602,579	1,206,300	2,795,493	91,013		1,522,221	855,665	3,159,412	932,024
2013			4,712,531	1,557,969	2,168,275			1,432,447	1,375,527	2,053,298	1,141,671
2014	230,606		879,242	1,028,677	2,970,536	5,000		114,602	680,754	3,244,344	970,920
TOTAL	2,640,989	1,657,013	22,777,286	5,559,321	14,456,126	109,582	4,850,191	7,700,940	4,620,092	13,715,404	5,205,950
O.D.			562,570		490			635,953		2,277	25,056

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	256,462	252,923	9,490,698	991,324	5,534,693		841,748	5,486,432	1,044,999	3,324,911	1,182,882
2011	2,011,473	474,663	7,079,684	1,601,141	4,547,544	15,728	700,576	3,833,244	1,184,362	3,625,933	931,847
2012	852,094	61,459	8,011,827	1,859,420	3,904,580	260,158	49,855	3,122,955	1,143,911	3,636,507	918,044
2013	1,606	61,993	7,473,261	2,384,609	3,033,038	15,634	57,701	3,483,805	1,583,420	2,260,649	1,116,554
2014	291,246	85,588	4,820,029	2,643,178	3,142,531	6,964	97,467	2,122,317	1,337,095	2,335,083	955,385
TOTAL	3,412,881	936,626	36,875,499	9,479,672	20,162,386	298,484	1,747,347	18,048,753	6,293,787	15,183,083	5,104,712
O.D.			628,473	9	737			1,010,033	33	2,900	24,528

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	62,958,096	51,122,607	5,129,240			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-23,664,857	-15,033,695	20,161			
TOTAL LOSSES	39,293,239	36,088,912	5,149,401			
EXPECTED LOSSES	45,310,323	42,300,385	6,288,622			
CREDIBILITY	.26	.76	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.462	1.343	.192	2.997		
INDICATED (POST-TEST)	1.683	1.546	.221	3.450		
PRES. ON RATE LEVEL	1.517	1.416	.211	3.144		
DERIVED BY FORMULA	1.560	1.515	.221	3.296		
UNDERLYING PRES. RATE	1.686	1.574	.234	3.494		
PROPOSED	1.560	1.515	.221	3.296		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	3.156
IND. RATES				3.16	MINIMUM PREMIUM	
MAN. RATES	3.36	3.56	3.47	+ 3.16	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	181,180	2,265,982	1.250			3	9	33	45	
2011	179,654	2,734,324	1.521			3	10	28	41	
2012	188,027	1,700,071	.904			1	9	22	32	
2013	184,406	1,981,274	1.074		1	1	6	40	48	
2014	189,424	709,959	.374				2	24	26	
TOTAL	922,691	9,391,610	1.018		1	8	36	147	192	
O.D.		2,000								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			528,736	325,187	312,241			361,869	213,871	349,361	174,717
2011			439,023	513,119	348,138			377,125	490,467	432,640	133,812
2012			128,195	430,103	480,149			17,349	150,155	243,612	250,508
2013		9,828	122,317	464,223	516,430		35,000	18,010	113,678	464,779	237,009
2014				22,105	170,277				26,291	301,601	189,685
TOTAL		9,828	1,218,271	1,754,737	1,827,235		35,000	774,353	994,462	1,791,993	985,731
O.D.											2,000

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			766,138	480,627	484,910			759,563	294,500	475,132	172,271
2011		4,421	658,023	719,665	536,714		15,471	755,835	589,878	562,874	129,664
2012	30	3,742	307,050	589,486	642,698	184	1,869	78,404	176,918	279,752	246,750
2013	98	18,084	565,715	615,034	651,271	557	49,866	165,449	154,902	480,004	231,795
2014	25	3,044	179,648	112,129	167,743	249	5,520	149,188	101,048	212,199	186,650
TOTAL	153	29,291	2,476,574	2,516,941	2,483,336	990	72,726	1,908,439	1,317,246	2,009,961	967,130
O.D.											1,971

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,488,173	8,327,484	969,101			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,088,156	-2,271,371	3,626			
TOTAL LOSSES	2,400,017	6,056,113	972,727			
EXPECTED LOSSES	4,004,478	6,403,476	1,116,456			
CREDIBILITY	.13	.37	.56			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.260	.656	.105	1.021		
INDICATED (POST-TEST)	.299	.755	.121	1.175		
PRES. ON RATE LEVEL	.391	.624	.109	1.124		
DERIVED BY FORMULA	.379	.672	.116	1.167		
UNDERLYING PRES. RATE	.434	.694	.121	1.249		
PROPOSED	.379	.672	.116	1.167		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.117
IND. RATES				1.12	MINIMUM PREMIUM	
MAN. RATES	1.16	1.23	1.24	+ 1.12	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	31,167	100,312	.321				1	2	3
2011	37,449	218,656	.583			1		1	2
2012	35,233	5,750	.016						
2013	30,996	221,983	.716				2	1	3
2014	28,962	57,195	.197					1	1
TOTAL	163,807	603,896	.369			1	3	5	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				86,442	3,739				3,130	6,364	637
2011			144,543		11,227			46,375		14,900	1,611
2012											5,750
2013				121,246	38,664				17,285	39,924	4,864
2014					48,464					7,500	1,231
TOTAL			144,543	207,688	102,094			46,375	20,415	68,688	14,093

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				127,761	5,807				4,310	8,655	628
2011		1,380	202,739	1,175	19,543		1,885	87,471	741	19,675	1,561
2012											5,664
2013	13	945	81,327	144,285	54,797	49	293	15,020	20,053	41,598	4,757
2014	7	758	43,854	26,203	46,742	5	102	3,140	2,124	5,208	1,211
TOTAL	20	3,083	327,920	299,424	126,889	54	2,280	105,631	27,228	75,136	13,821

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	438,988	528,677	13,821	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-382,921	-121,484	59	
TOTAL LOSSES	56,067	407,193	13,880	
EXPECTED LOSSES	730,580	339,080	19,657	
CREDIBILITY	.04	.12	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.034	.249	.008	.291
INDICATED (POST-TEST)	.039	.287	.009	.335
PRES. ON RATE LEVEL	.401	.186	.011	.598
DERIVED BY FORMULA	.387	.198	.011	.596
UNDERLYING PRES. RATE	.446	.207	.012	.665
PROPOSED	.387	.198	.011	.596

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE
IND. RATES				.57	MINIMUM PREMIUM
MAN. RATES	.65	.69	.66	+ .57	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	4,387,603	7,753,929	.176		1	10	43	111	165
2011	4,514,135	6,176,106	.136			4	36	107	147
2012	4,570,368	7,524,135	.164			5	34	94	133
2013	4,824,397	6,048,285	.125			3	46	81	130
2014	5,033,542	4,493,804	.089			1	30	81	112
TOTAL	23,330,045	31,996,259	.137		1	23	189	474	687
O.D.		53,895						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		100,277	1,667,404	1,532,151	660,100		61,351	619,746	1,148,780	961,837	1,002,283
2011			633,782	1,327,209	907,025			235,774	853,092	1,223,023	996,201
2012			903,764	1,113,391	1,056,107			408,617	1,533,124	1,453,205	1,055,927
2013			462,982	1,384,577	583,360			110,021	1,373,977	1,063,861	1,069,507
2014			225,677	689,597	650,274			62,284	485,579	1,236,926	1,143,467
TOTAL		100,277	3,893,609	6,046,925	3,856,866		61,351	1,436,442	5,394,552	5,938,852	5,267,385
O.D.					9,793					19,665	24,437

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		185,914	2,416,069	2,264,519	1,025,139		97,425	1,300,849	1,581,870	1,308,103	988,251
2011		6,661	999,411	1,858,151	1,388,787		10,094	530,250	1,028,112	1,572,042	965,319
2012	212	14,812	1,542,914	1,528,389	1,444,378	4,362	24,216	1,168,217	1,763,875	1,700,228	1,040,088
2013	283	15,587	1,554,329	1,696,427	828,343	3,897	20,881	1,082,026	1,376,935	1,175,470	1,045,978
2014	385	27,580	1,627,996	1,003,915	766,542	1,773	52,245	1,033,511	646,828	915,735	1,125,172
TOTAL	880	250,554	8,140,719	8,351,401	5,453,189	10,032	204,861	5,114,853	6,397,620	6,671,578	5,164,808
O.D.	1	155	8,865	5,296	9,443	15	267	8,241	5,567	13,657	24,008

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,739,443	26,907,751	5,188,816			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,002,357	-8,244,686	21,878			
TOTAL LOSSES	9,737,086	18,663,065	5,210,694			
EXPECTED LOSSES	7,698,915	23,330,045	6,532,413			
CREDIBILITY	1.00	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.042	.080	.022	.144		
INDICATED (POST-TEST)	.048	.092	.025	.165		
PRES. ON RATE LEVEL	.030	.090	.025	.145		
DERIVED BY FORMULA	.048	.092	.025	.165		
UNDERLYING PRES. RATE	.033	.100	.028	.161		
PROPOSED	.048	.092	.025	.165		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	.158
IND. RATES				.16	MINIMUM PREMIUM	
MAN. RATES	.18	.19	.16	+ .16	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	21,710	1,320,735	6.083			1			4	5
2011	22,049	1,073,031	4.866					4	6	10
2012	18,026	1,134,709	6.294			1		3	3	7
2013	20,530	1,142,057	5.562			1		1	6	8
2014	24,188	953,801	3.943					1	10	11
TOTAL	106,503	5,624,333	5.281			3		9	29	41
O.D.		250								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			185,624		133,437			338,419		119,798	543,457
2011				178,448	92,810				69,697	116,168	615,908
2012			230,000	58,566	55,843			1,500	121,717	33,668	633,415
2013			134,846	8,581	83,638			14,859	33,213	176,427	690,493
2014				35,000	95,503				40,000	141,826	641,472
TOTAL			550,470	280,595	461,231			354,778	264,627	587,887	3,124,745
O.D.											250

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			244,623		207,229			646,046		162,926	535,849
2011		76	14,248	248,763	141,359		57	7,288	84,020	148,843	596,815
2012	54	2,483	325,362	84,649	83,919	18	1,030	32,362	134,975	41,959	623,914
2013	46	1,601	198,385	30,354	109,276	261	1,198	68,442	50,298	181,908	675,302
2014	18	2,112	126,907	83,399	97,700	158	4,122	94,187	64,027	102,694	631,208
TOTAL	118	6,272	909,525	447,165	639,483	437	6,407	848,325	333,320	638,330	3,063,088
O.D.											245

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,771,084	2,058,298	3,063,333			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-393,828	-289,202	5,787			
TOTAL LOSSES	1,377,256	1,769,096	3,069,120			
EXPECTED LOSSES	752,976	817,943	1,699,788			
CREDIBILITY	.03	.09	.13			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.293	1.661	2.882	5.836		
INDICATED (POST-TEST)	1.488	1.912	3.317	6.717		
PRES. ON RATE LEVEL	.636	.691	1.436	2.763		
DERIVED BY FORMULA	.662	.801	1.681	3.144		
UNDERLYING PRES. RATE	.707	.768	1.596	3.071		
PROPOSED	.662	.801	1.681	3.144		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	3.011
IND. RATES				3.01	MINIMUM PREMIUM	
MAN. RATES	2.49	2.64	3.05	+ 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	
2010	31,520	2,493,579	7.911			2	9	27	38	
2011	34,206	2,129,224	6.224			4	2	17	23	
2012	36,509	2,345,276	6.423		1	3	8	19	31	
2013	41,095	1,654,625	4.026			3	4	17	24	
2014	43,665	2,652,993	6.075			2	4	20	26	
TOTAL	186,995	11,275,697	6.030		1	14	27	100	142	
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
2010			531,657	204,133	174,474			855,571	380,462	286,777	60,505
2011			919,940	92,382	204,353			612,410	22,048	196,216	81,875
2012	520,470		566,287	286,148	212,643	3,406		191,636	353,874	154,985	55,827
2013			701,893	103,777	230,183			263,232	86,510	150,992	118,038
2014			337,421	109,368	200,766			164,973	1,513,324	256,942	70,199
TOTAL	520,470		3,057,198	795,808	1,022,419	3,406		2,087,822	2,356,218	1,045,912	386,444
O.D.											2,270

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			464,952	301,711	270,959			932,096	523,897	390,016	59,658
2011		8,859	1,299,972	137,686	325,059		24,903	1,156,913	35,823	259,392	79,337
2012	619,980	6,852	838,091	397,142	308,599	11,950	7,992	437,208	401,686	192,685	54,990
2013	227	8,051	1,013,428	194,755	333,007	2,481	8,183	518,145	114,936	175,113	115,441
2014	309	12,752	641,958	225,841	250,702	2,016	75,774	1,128,781	622,542	287,254	69,076
TOTAL	620,516	36,514	4,258,401	1,257,135	1,488,326	16,447	116,852	4,173,143	1,698,884	1,304,460	378,502
O.D.											2,200

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,221,873	5,748,805	380,702			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,768,434	-1,385,594	1,834			
TOTAL LOSSES	6,453,439	4,363,211	382,536			
EXPECTED LOSSES	5,374,236	3,953,074	519,847			
CREDIBILITY	.04	.13	.19			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.451	2.333	.205	5.989		
INDICATED (POST-TEST)	3.972	2.685	.236	6.893		
PRES. ON RATE LEVEL	2.586	1.902	.250	4.738		
DERIVED BY FORMULA	2.641	2.004	.247	4.892		
UNDERLYING PRES. RATE	2.874	2.114	.278	5.266		
PROPOSED	2.641	2.004	.247	4.892		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	4.685
IND. RATES				4.69	MINIMUM PREMIUM	
MAN. RATES	4.62	4.90	5.23	+ 4.69	PRESENT	

+PROPOSED

MANUAL YEAR	COMPANIES REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	518	120,148	231,945				1	3	4
2011	501	279,344	557,572				3	10	13
2012	498	602,554	1209,947	2			2	7	11
2013	484	294,182	607,814				1	8	9
2014	453	360,588	796,000				2	6	8
TOTAL	2,454	1,656,816	675,149	2			9	34	45
O.D.		3,377	1,376						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				37	17,968				133	41,480	60,530
2011				40,499	52,576				53,923	78,205	54,141
2012	144,082			103,155	14,300				132,550	64,844	143,623
2013				93,199	61,204				50,000	53,001	36,778
2014				102,012	52,886				70,803	62,349	72,538
TOTAL	144,082			338,902	198,934				307,409	299,879	367,610
O.D.											3,377

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				55	27,904				183	56,413	59,683
2011		26	4,078	56,985	79,430		31	5,480	64,830	100,290	52,463
2012	171,593	475	23,157	134,793	21,670		1,100	33,716	148,312	77,361	141,469
2013	11	842	70,786	115,630	79,018	112	685	34,568	51,332	57,009	35,969
2014	26	2,607	165,876	121,152	67,327	149	4,737	87,702	59,945	50,741	71,377
TOTAL	171,630	3,950	263,897	428,615	275,349	261	6,553	161,466	324,602	341,814	360,961
O.D.											3,330

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	607,757	1,370,380	364,291	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-371,285	-291,307	914	
TOTAL LOSSES	236,472	1,079,073	365,205	
EXPECTED LOSSES	705,682	814,308	298,615	
CREDIBILITY	.04	.12	.28	
PURE PREMIUMS				
INDICATED (PRE-TEST)	96,362	439,720	148,820	684,902
INDICATED (POST-TEST)	110,913	506,118	171,292	788,323
PRES. ON RATE LEVEL	258,750	298,580	109,492	666,822
DERIVED BY FORMULA	252,837	323,485	126,796	703,118
UNDERLYING PRES. RATE	287,564	331,829	121,685	741,078
PROPOSED	252,836	323,485	126,796	703,117

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	673.375
IND. RATES				673.38	MINIMUM PREMIUM	
MAN. RATES	719.89	763.52	736.00	+673.38	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	6,049,533	6,904,745	1.141	5		8	20	93	126	
2011	6,064,151	7,343,187	1.210	2		9	26	108	145	
2012	6,950,617	9,699,040	1.395	4		10	27	125	166	
2013	9,560,299	14,502,570	1.516	7	1	10	29	153	200	
2014	9,658,732	12,509,268	1.295	4		4	15	160	179	
TOTAL	38,283,332	50,958,810	1.331	18	1	41	117	639	816	
O.D.		33,639						1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	445,182		1,696,271	270,826	1,076,246	22,509		600,873	261,120	1,671,511	860,207
2011	485,678		1,823,299	564,735	746,003			461,691	1,199,199	1,165,568	897,014
2012	557,502		2,101,674	1,079,775	1,190,860	13,857		1,020,890	828,517	1,741,143	1,164,822
2013	1,882,048	834,054	2,071,236	1,119,528	1,234,892	6,868	1,500,000	1,187,628	1,259,003	1,955,204	1,452,109
2014			1,204,421	681,669	1,236,235			5,668,228	569,539	1,704,596	1,444,580
TOTAL	3,370,410	834,054	8,896,901	3,716,533	5,484,236	43,234	1,500,000	8,939,310	4,117,378	8,238,022	5,818,732
O.D.					1,776					1,336	30,527

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	681,574		2,457,898	400,282	1,671,406	64,443		1,261,231	359,562	2,273,254	848,164
2011	666,319	17,777	2,610,790	807,299	1,160,687		19,229	983,105	1,438,616	1,506,593	869,207
2012	664,443	26,037	3,151,376	1,520,387	1,668,323	51,192	35,087	2,133,573	1,027,578	2,022,077	1,147,350
2013	3,069,427	379,204	3,674,305	1,589,806	1,702,328	26,533	736,183	3,092,491	1,449,191	2,143,889	1,420,163
2014	730	44,977	2,521,955	1,354,567	1,375,134	4,724	179,752	2,535,887	918,420	1,325,352	1,421,467
TOTAL	5,082,493	467,995	14,416,324	5,672,341	7,577,878	146,892	970,251	10,006,287	5,193,367	9,271,165	5,706,351
O.D.			47	30	2,668			17	20	1,702	29,858

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	31,090,306	27,719,171	5,736,209			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-11,903,253	-8,092,901	26,471			
TOTAL LOSSES	19,187,053	19,626,270	5,762,680			
EXPECTED LOSSES	23,237,983	23,276,266	7,082,416			
CREDIBILITY	.40	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.501	.513	.151	1.165		
INDICATED (POST-TEST)	.577	.590	.174	1.341		
PRES. ON RATE LEVEL	.546	.547	.167	1.260		
DERIVED BY FORMULA	.558	.590	.174	1.322		
UNDERLYING PRES. RATE	.607	.608	.185	1.400		
PROPOSED	.558	.590	.174	1.322		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.266
IND. RATES				1.27	MINIMUM PREMIUM	
MAN. RATES	1.34	1.42	1.39	+ 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
2010	352,180	23,817,414	6.762	6	1	36	40	151	234
2011	376,730	17,132,205	4.547	2		27	64	125	218
2012	383,035	18,435,506	4.813	1		20	64	176	261
2013	385,177	12,873,030	3.342	2		14	40	164	220
2014	416,110	14,091,201	3.386	1		12	17	185	215
TOTAL	1,913,232	86,349,356	4.513	12	1	109	225	801	1148
O.D.		19,383	.001				1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	1,642,161	210,534	7,617,716	1,587,648	1,605,613	259,671	550,000	6,270,454	1,755,233	1,611,950	706,434
2011	733,320		5,160,602	2,000,767	1,237,030	247,054		4,027,918	1,563,540	1,270,189	891,785
2012	615,526		4,199,253	2,046,583	2,622,950	500		4,552,342	1,578,844	1,886,032	933,476
2013	199,481		2,960,351	1,405,850	2,548,566	133,915		969,909	776,744	2,932,998	945,216
2014	184,533		2,143,204	987,263	2,063,877	1,549,716		1,565,785	1,757,684	2,854,095	985,044
TOTAL	3,375,021	210,534	22,081,126	8,028,111	10,078,036	2,190,856	550,000	17,386,408	7,432,045	10,555,264	4,461,955
O.D.				7,136	206				6,446	194	5,401

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	2,514,149	355,976	10,484,925	2,346,546	2,493,516	743,438	796,531	9,215,623	2,416,951	2,192,254	696,544
2011	1,006,066	47,961	7,085,693	2,826,155	1,971,529	286,862	127,177	6,027,945	1,900,546	1,684,378	864,140
2012	733,973	49,531	5,963,519	2,902,254	3,636,679	32,200	90,222	5,688,399	1,920,519	2,273,538	919,474
2013	326,353	45,965	5,257,081	2,163,771	3,329,051	267,346	41,173	2,494,628	1,095,620	3,083,961	924,421
2014	213,306	99,169	5,223,852	2,253,581	2,414,316	949,372	297,514	4,418,901	1,940,875	2,267,390	969,283
TOTAL	4,793,847	598,602	34,015,070	12,492,307	13,845,091	2,279,218	1,352,617	27,845,496	9,274,511	11,501,521	4,373,862
O.D.		52	4,373	8,263	760	12	74	3,568	5,942	559	5,304

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	70,892,929	47,128,954	4,379,166			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-28,558,837	-13,530,753	17,672			
TOTAL LOSSES	42,334,092	33,598,201	4,396,838			
EXPECTED LOSSES	55,043,685	38,322,036	5,261,389			
CREDIBILITY	.21	.61	.92			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.213	1.756	.230	4.199		
INDICATED (POST-TEST)	2.547	2.021	.265	4.833		
PRES. ON RATE LEVEL	2.589	1.802	.247	4.638		
DERIVED BY FORMULA	2.580	1.936	.264	4.780		
UNDERLYING PRES. RATE	2.877	2.003	.275	5.155		
PROPOSED	2.580	1.936	.264	4.780		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	4.577
IND. RATES				4.58	MINIMUM PREMIUM	
MAN. RATES	4.98	5.28	5.12	+ 4.58	PRESENT	

+PROPOSED

MANUAL YEAR	TEAMS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	10									
2011	8	300	37.500							
2012	8									
2013	8									
2014	6	3,361	560.166							
TOTAL	40	3,661	91.525							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											300
2014											3,361
TOTAL											3,661

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											291
2014											3,307
TOTAL											3,598

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B			3,598			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,332	-4,647	14			
TOTAL LOSSES			3,612			
EXPECTED LOSSES	11,829	12,806	5,009			
CREDIBILITY	.00	.01	.02			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	90.300	90.300		
INDICATED (POST-TEST)	.000	.000	103.935	103.935		
PRES. ON RATE LEVEL	266.075	288.103	112.644	666.822		
DERIVED BY FORMULA	266.075	285.222	112.470	663.767		
UNDERLYING PRES. RATE	295.705	320.185	125.188	741.078		
PROPOSED	266.075	285.221	112.470	663.766		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	635.688
IND. RATES				635.69	MINIMUM PREMIUM	
MAN. RATES	719.89	763.52	736.00	+635.69	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
2010	117,154	1,066,296	.910			117,154			2	7	10	19
2011	119,699	191,966	.160			119,699					7	7
2012	122,165	1,028,284	.841			122,165			2	1	5	8
2013	124,322	380,787	.306			124,322				1	11	12
2014	129,583	337,065	.260			129,583				1	8	9
TOTAL	612,923	3,004,398	.490			612,923			4	10	41	55

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			333,440	241,175	66,935			155,597	147,925	65,788	55,436
2011					17,099					68,320	106,547
2012			378,871	50,438	12,783			399,130	63,951	34,867	88,244
2013				9,799	150,627				6,239	151,781	62,341
2014				15,569	100,921				4,259	181,302	35,014
TOTAL			712,311	316,981	348,365			554,727	222,374	502,058	347,582

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			483,155	356,458	103,951			326,598	203,693	89,471	54,660
2011		6	456	287	25,690		27	913	998	87,020	103,244
2012	89	3,779	518,879	75,052	33,833	4,259	11,086	741,504	85,536	55,029	86,920
2013	7	596	45,331	33,773	177,269	79	447	24,954	21,912	154,229	60,969
2014	16	1,851	109,332	68,696	99,824	129	2,691	79,641	53,843	126,344	34,454
TOTAL	112	6,232	1,157,153	534,266	440,567	4,467	14,251	1,173,610	365,982	512,093	340,247

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,355,825	1,852,908	340,247	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,094,247	-642,170	1,338	
TOTAL LOSSES	1,261,578	1,210,738	341,585	
EXPECTED LOSSES	2,102,326	1,814,252	404,530	
CREDIBILITY	.10	.28	.43	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.206	.198	.056	.460
INDICATED (POST-TEST)	.237	.228	.064	.529
PRES. ON RATE LEVEL	.309	.266	.059	.634
DERIVED BY FORMULA	.302	.255	.061	.618
UNDERLYING PRES. RATE	.343	.296	.066	.705
PROPOSED	.302	.255	.061	.618

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE
IND. RATES				.59	MINIMUM PREMIUM
MAN. RATES	.73	.77	.70	+ .59	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	31,771	1,073,324	3.378			1	3	22	26
2011	32,336	1,866,084	5.770			3	6	19	28
2012	32,557	748,345	2.298			1	10	10	21
2013	37,729	1,069,533	2.834			1	5	11	17
2014	44,783	933,848	2.085				3	25	28
TOTAL	179,176	5,691,134	3.176			6	27	87	120
O.D.		305							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			149,890	283,834	80,860			68,665	156,364	238,151	95,560
2011			471,649	196,080	210,622			189,598	414,495	156,734	226,906
2012			227,377	113,382	52,821			131,857	95,796	47,927	79,185
2013			182,000	123,711	248,459			125,000	69,792	248,103	72,468
2014			51,809	308,053					52,893	392,434	128,659
TOTAL			1,030,916	768,816	900,815			515,120	789,340	1,083,349	602,778
O.D.											305

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			217,191	419,506	125,576			144,128	215,313	323,883	94,222
2011		4,619	679,123	278,386	327,288		7,752	393,004	493,991	207,685	219,872
2012	53	2,706	333,173	155,603	81,515	1,408	4,276	263,946	111,797	61,618	77,997
2013	75	3,400	369,202	189,373	315,126	1,302	4,650	286,656	99,645	263,820	70,874
2014	51	5,725	338,690	213,565	305,378	347	8,225	210,373	142,650	278,076	126,600
TOTAL	179	16,450	1,937,379	1,256,433	1,154,883	3,057	24,903	1,298,107	1,063,396	1,135,082	589,565
O.D.											299

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,280,075	4,609,794	589,864			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,615,551	-1,049,973	2,077			
TOTAL LOSSES	1,664,524	3,559,821	591,941			
EXPECTED LOSSES	3,135,582	3,006,573	569,779			
CREDIBILITY	.04	.12	.19			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.929	1.987	.330	3.246		
INDICATED (POST-TEST)	1.069	2.287	.380	3.736		
PRES. ON RATE LEVEL	1.575	1.510	.286	3.371		
DERIVED BY FORMULA	1.555	1.603	.304	3.462		
UNDERLYING PRES. RATE	1.750	1.678	.318	3.746		
PROPOSED	1.555	1.603	.304	3.462		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	3.315
IND. RATES				3.32	MINIMUM PREMIUM	
MAN. RATES	3.52	3.73	3.72	+ 3.32	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	8,565	391,541	4.571			1	2	6	9	
2011	8,244	285,934	3.468					3	3	
2012	8,606	87,823	1.020					4	4	
2013	9,181	107,569	1.171				1	6	7	
2014	9,468	264,666	2.795					6	6	
TOTAL	44,064	1,137,533	2.582			1	3	25	29	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			168,462	89,285	22,372			23,108	30,374	37,773	20,167
2011					92,971					68,015	124,948
2012					18,138					41,000	28,685
2013				14,180	22,257				6,847	42,866	21,419
2014					47,049					165,750	51,867
TOTAL			168,462	103,465	202,787			23,108	37,221	355,404	247,086

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			244,101	131,963	34,744			48,504	41,825	51,370	19,885
2011		39	2,480	1,560	139,694		29	910	993	86,632	121,075
2012		20	1,677	1,054	23,594		38	2,093	2,005	46,149	28,255
2013	2	179	14,172	19,531	27,190	28	183	9,798	10,833	43,891	20,948
2014	7	739	42,574	25,439	45,373	116	2,248	69,426	46,898	115,101	51,037
TOTAL	9	977	305,004	179,547	270,595	144	2,498	130,731	102,554	343,143	241,200

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	439,363	895,839	241,200	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-431,742	-113,259	226	
TOTAL LOSSES	7,621	782,580	241,426	
EXPECTED LOSSES	829,284	320,346	67,859	
CREDIBILITY	.02	.05	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.017	1.776	.548	2.341
INDICATED (POST-TEST)	.020	2.044	.631	2.695
PRES. ON RATE LEVEL	1.693	.654	.139	2.486
DERIVED BY FORMULA	1.660	.724	.173	2.557
UNDERLYING PRES. RATE	1.882	.727	.154	2.763
PROPOSED	1.660	.724	.173	2.557

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.667
IND. RATES				2.67	MINIMUM PREMIUM	
MAN. RATES	2.61	2.77	2.87	+ 2.67	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	8,776	151,260	1.723			8,776					2	2
2011	7,606	70,192	.922			7,606				1	3	4
2012	6,141	208,282	3.391			6,141				1		1
2013	6,975	189,752	2.720			6,975					5	5
2014	7,314	33,244	.454			7,314					1	1
TOTAL	36,812	652,730	1.773			36,812				2	11	13
O.D.		712	.001									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					46,182					76,113	28,965
2011				5,808	10,245				11,999	18,084	24,056
2012				19,272					179,850		9,160
2013					55,648					117,169	16,935
2014					2,500					20,000	10,744
TOTAL				25,080	114,575				191,849	231,366	89,860
O.D.											712

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					71,721					103,514	28,559
2011		6	657	8,219	15,456		9	1,230	14,435	23,185	23,310
2012		88	4,079	25,027	573		1,415	41,251	196,936	5,929	9,023
2013	2	195	14,619	8,342	65,207	51	292	16,661	12,513	118,745	16,562
2014		41	2,263	1,351	2,411	14	273	8,377	5,658	13,888	10,572
TOTAL	2	330	21,618	42,939	155,368	65	1,989	67,519	229,542	265,261	88,026
O.D.											702

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	91,523	693,110	88,728	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-691,690	-212,776	246	
TOTAL LOSSES		480,334	88,974	
EXPECTED LOSSES	1,302,776	594,513	78,410	
CREDIBILITY	.01	.04	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.305	.242	1.547
INDICATED (POST-TEST)	.000	1.502	.279	1.781
PRES. ON RATE LEVEL	3.184	1.453	.192	4.829
DERIVED BY FORMULA	3.152	1.455	.198	4.805
UNDERLYING PRES. RATE	3.539	1.615	.213	5.367
PROPOSED	3.152	1.455	.198	4.805

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	4.601
IND. RATES				4.60	MINIMUM PREMIUM	
MAN. RATES	5.25	5.57	5.33	+ 4.60	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	308,051	6,770,387	2.197			12	42	90	144
2011	293,906	4,401,716	1.497			7	43	88	138
2012	320,739	3,144,846	.980			5	37	78	120
2013	372,139	4,403,865	1.183			8	40	81	129
2014	408,155	5,730,496	1.403			4	2	165	171
TOTAL	1,702,990	24,451,310	1.436			36	164	502	702

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			2,783,942	1,080,744	427,319			1,152,954	887,933	363,230	74,265
2011			1,369,998	810,451	536,200			533,143	628,503	395,157	128,264
2012			898,687	617,616	412,173			228,223	563,945	320,410	103,792
2013			1,753,277	673,338	563,180			346,114	497,262	453,533	117,161
2014			703,286	164,200	2,277,047			152,967	31,926	2,230,139	170,931
TOTAL			7,509,190	3,346,349	4,215,919			2,413,401	2,609,569	3,762,469	594,413

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			3,697,584	1,597,341	663,625			1,928,119	1,222,683	493,992	73,225
2011		13,427	1,986,543	1,141,080	839,676		21,760	1,060,305	754,109	519,202	124,288
2012	210	11,714	1,371,548	846,939	591,782	2,439	10,737	560,329	641,065	387,046	102,235
2013	601	22,811	2,771,377	957,698	850,410	4,050	15,649	924,861	528,657	513,925	114,583
2014	903	55,409	3,003,798	1,463,121	2,312,751	2,053	53,506	1,190,552	666,621	1,566,100	168,196
TOTAL	1,714	103,361	12,830,850	6,006,179	5,258,244	8,542	101,652	5,664,166	3,813,135	3,480,265	582,527

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	18,710,285	18,557,823	582,527	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,634,685	-4,901,291	2,251	
TOTAL LOSSES	13,075,600	13,656,532	584,778	
EXPECTED LOSSES	10,916,166	13,998,578	630,105	
CREDIBILITY	.19	.56	.85	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.768	.802	.034	1.604
INDICATED (POST-TEST)	.884	.923	.039	1.846
PRES. ON RATE LEVEL	.577	.740	.033	1.350
DERIVED BY FORMULA	.635	.842	.038	1.515
UNDERLYING PRES. RATE	.641	.822	.037	1.500
PROPOSED	.635	.842	.038	1.515

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.450
IND. RATES				1.45	MINIMUM PREMIUM	
MAN. RATES	1.37	1.45	1.49	+ 1.45	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1,625	1,134	.069							
2011	1,577	708	.044							
2012	1,586	972	.061							
2013	1,811									
2014	3,087									
TOTAL	9,686	2,814	.029							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											1,134
2011											708
2012											972
TOTAL											2,814

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											1,118
2011											686
2012											957
TOTAL											2,761

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			2,761	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-12,952	-5,421	14	
TOTAL LOSSES			2,775	
EXPECTED LOSSES	25,571	15,885	3,390	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.029	.029
INDICATED (POST-TEST)	.000	.000	.033	.033
PRES. ON RATE LEVEL	.238	.148	.031	.417
DERIVED BY FORMULA	.236	.145	.031	.412
UNDERLYING PRES. RATE	.264	.164	.035	.463
PROPOSED	.236	.145	.031	.412

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	TOTAL
IND. RATES				.39	MINIMUM PREMIUM	.394
MAN. RATES	.48	.51	.46	+ .39	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	28,564	23,818	.083						1	1
2011	32,561	95,419	.293						3	3
2012	34,284	65,486	.191						2	2
2013	32,982	266,954	.809					2		2
2014	29,459	209,629	.711						3	3
TOTAL	157,850	661,306	.419						2	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					3,064					5,597	15,157
2011					7,838					51,810	35,771
2012					6,087					28,320	31,079
2013				51,127					125,395		90,432
2014					138,457					41,266	29,906
TOTAL				51,127	155,446				125,395	126,993	202,345

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					4,758					7,612	14,945
2011		2	208	131	11,777		23	693	756	65,992	34,662
2012		6	563	353	7,918		26	1,445	1,384	31,878	30,613
2013	5	340	30,008	58,400	4,001	226	1,403	67,788	114,539	8,254	88,442
2014	19	2,167	125,289	74,863	133,528	29	560	17,281	11,675	28,654	29,428
TOTAL	24	2,515	156,068	133,747	161,982	255	2,012	87,207	128,354	142,390	198,090

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	248,081	566,473	198,090	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-260,746	-102,345	320	
TOTAL LOSSES		464,128	198,410	
EXPECTED LOSSES	500,384	287,286	102,603	
CREDIBILITY	.04	.11	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.294	.126	.420
INDICATED (POST-TEST)	.000	.338	.145	.483
PRES. ON RATE LEVEL	.285	.164	.058	.507
DERIVED BY FORMULA	.274	.183	.073	.530
UNDERLYING PRES. RATE	.317	.182	.065	.564
PROPOSED	.262	.175	.070	.507

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE
IND. RATES				.49	MINIMUM PREMIUM
MAN. RATES	.58	.62	.56	+ .49	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	76,938	351,077	.456				2	8	10	
2011	76,366	443,564	.580				4	6	10	
2012	77,903	694,641	.891			1	1	7	10	
2013	85,986	279,807	.325	1				8	10	
2014	91,796	223,439	.243	2			2	1	3	
TOTAL	408,989	1,992,528	.487	3		1	9	30	43	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				42,030	185,201				47,718	31,872	44,256
2011				193,388	18,786				131,956	29,056	70,378
2012	50,000		201,361	6,447	179,686			28,964	4,317	114,295	109,571
2013	6,000				93,839					121,436	58,532
2014				130,431	3,956				58,494	4,171	26,387
TOTAL	56,000		201,361	372,296	481,468			28,964	242,485	300,830	309,124

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				62,120	287,617				65,707	43,346	43,636
2011		46	13,264	268,218	30,292		16	11,247	156,279	38,664	68,196
2012	59,594	2,148	287,474	23,510	242,280	308	904	59,444	11,311	129,780	107,927
2013	9,786	340	24,656	14,066	109,956	52	302	17,256	12,973	123,067	57,244
2014	24	2,339	154,483	120,487	24,692	91	3,278	52,628	36,126	9,044	25,965
TOTAL	69,404	4,873	479,877	488,401	694,837	451	4,500	140,575	282,396	343,901	302,968

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	699,680	1,809,535	302,968	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,008,418	-448,200	1,009	
TOTAL LOSSES		1,361,335	303,977	
EXPECTED LOSSES	3,869,035	1,271,955	294,472	
CREDIBILITY	.07	.22	.33	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.333	.074	.407
INDICATED (POST-TEST)	.000	.383	.085	.468
PRES. ON RATE LEVEL	.851	.280	.065	1.196
DERIVED BY FORMULA	.791	.303	.072	1.166
UNDERLYING PRES. RATE	.946	.311	.072	1.329
PROPOSED	.791	.303	.072	1.166

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	1.116
IND. RATES				1.12	MINIMUM PREMIUM	
MAN. RATES	1.38	1.46	1.32	+ 1.12	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	382,421	13,641,100	3.567			21	94	253	368
2011	410,822	14,594,693	3.552	1		29	86	224	340
2012	407,962	9,739,915	2.387			15	83	134	232
2013	431,233	9,199,982	2.133			6	104	137	247
2014	448,865	6,587,600	1.467			2	4	250	256
TOTAL	2,081,303	53,763,290	2.583	1		73	371	998	1443
O.D.		207,995	.009				2	5	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			3,779,024	2,311,374	1,326,160			1,488,379	1,951,109	1,638,192	1,146,862
2011	37,719		5,844,269	1,890,186	688,293			2,145,071	1,839,038	1,083,986	1,066,131
2012			2,552,238	1,814,874	649,284			1,475,007	1,544,827	896,874	806,811
2013			1,034,636	2,456,847	788,761			396,828	2,368,081	1,177,520	977,309
2014			295,273	276,775	2,082,756			141,489	92,964	2,777,172	921,171
TOTAL	37,719		13,505,440	8,750,056	5,535,254			5,646,774	7,796,019	7,573,744	4,918,284
O.D.				106,883	39,411					13,948	47,753

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			5,475,807	3,416,213	2,059,525			3,124,108	2,686,680	2,227,937	1,130,806
2011	51,748	56,299	8,328,277	2,669,929	1,162,550		87,332	4,202,560	2,212,153	1,435,946	1,033,081
2012	602	32,852	3,859,767	2,454,008	1,004,402	15,755	51,955	3,079,635	1,786,407	1,110,951	794,709
2013	571	28,735	2,964,187	2,985,970	1,197,879	8,187	39,700	2,125,864	2,318,672	1,373,995	955,808
2014	547	44,422	2,521,137	1,412,064	2,090,879	2,502	62,586	1,455,562	856,651	1,951,331	906,432
TOTAL	53,468	162,308	23,149,175	12,938,184	7,515,235	26,444	241,573	13,987,729	9,860,563	8,100,160	4,820,836
O.D.		46	6,117	154,651	54,721		6	360	343	17,321	46,749

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	37,627,226	38,641,178	4,867,585			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-16,227,733	-11,428,642	20,087			
TOTAL LOSSES	21,399,493	27,212,536	4,887,672			
EXPECTED LOSSES	31,240,358	32,343,448	5,994,152			
CREDIBILITY	.22	.64	.97			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.028	1.307	.235	2.570		
INDICATED (POST-TEST)	1.183	1.504	.270	2.957		
PRES. ON RATE LEVEL	1.351	1.398	.259	3.008		
DERIVED BY FORMULA	1.314	1.466	.270	3.050		
UNDERLYING PRES. RATE	1.501	1.554	.288	3.343		
PROPOSED	1.296	1.446	.266	3.008		
IND. RATES						
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	2.880
IND. RATES				2.88	MINIMUM PREMIUM	
MAN. RATES	3.43	3.64	3.32	+ 2.88	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	308,051	138,743	.045			1				1
2011	293,906									
2012	320,739									
2013	372,008									
2014	408,024									
TOTAL	1,702,728	138,743	.008			1				1
O.D.		701,788	.041			2	7	8		17

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			119,999					14,453			4,291
TOTAL			119,999					14,453			4,291
O.D.			326,109	183,715	12,622			34,824	50,150	10,803	83,565

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			173,879					30,337			4,231
TOTAL			173,879					30,337			4,231
O.D.			472,842	271,386	19,234		1	73,601	68,140	14,359	82,045

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	750,660	373,119	86,276			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,478,558	-190,778	486			
TOTAL LOSSES		182,341	86,762			
EXPECTED LOSSES	4,801,694	544,873	136,218			
CREDIBILITY	.19	.56	.85			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.011	.005	.016		
INDICATED (POST-TEST)	.000	.013	.006	.019		
PRES. ON RATE LEVEL	.254	.029	.007	.290		
DERIVED BY FORMULA	.206	.020	.006	.232		
UNDERLYING PRES. RATE	.282	.032	.008	.322		
PROPOSED	.206	.020	.006	.232		
YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	.222
IND. RATES				.22	MINIMUM PREMIUM	
MAN. RATES	.29	.31	.32	+ .22	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1,625									
2011	1,577									
2012	1,811									
2013	1,811									
2014	3,087									
TOTAL	9,911									

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.	-4,006	-609	1	
TOTAL LOSSES			1	
EXPECTED LOSSES	7,930	1,785	297	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.072	.016	.003	.091
DERIVED BY FORMULA	.071	.016	.003	.090
UNDERLYING PRES. RATE	.080	.018	.003	.101
PROPOSED	.071	.016	.003	.090

YEAR	4-1-17	2-1-18	4-1-18	1-1-19	IND. RATE	
IND. RATES				.09	MINIMUM PREMIUM	.086
MAN. RATES	.10	.11	.10	+ .09	PRESENT	

+PROPOSED

MANUAL YEAR	SEATS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	1,309												
2011	1,494												
2012	1,445												
2013	1,597												
2014	1,164												
TOTAL	7,009												

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.	-237,568	-27,947	20	
TOTAL LOSSES			20	
EXPECTED LOSSES	451,961	77,835	6,989	
CREDIBILITY	.03	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.003	.003
PRES. ON RATE LEVEL	58.022	9.992	.897	68.911
DERIVED BY FORMULA	56.281	9.792	.879	66.952
UNDERLYING PRES. RATE	64.483	11.105	.997	76.585
PROPOSED	56.281	9.792	.879	66.952

YEAR	4-1-12	4-1-13	4-1-14	1-1-19	IND. RATE	64.119
IND. RATES				64.12	MINIMUM PREMIUM	
MAN. RATES	76.06	76.06	76.06	+ 64.12	PRESENT	

+PROPOSED