

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	35									
2014	139									
2015	51									
2016	4									
2017	31									
<b>TOTAL</b>	<b>260</b>									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-18,210	-1,988		
TOTAL LOSSES				
EXPECTED LOSSES	15,447	3,084	178	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	5.810	1.160	.067	7.037
DERIVED BY FORMULA	5.810	1.160	.067	7.037
UNDERLYING PRES. RATE	5.941	1.186	.068	7.195
PROPOSED	5.810	1.160	.067	7.037

YEAR	4-1-14	10-1-16	4-1-18	4-1-21	IND. RATE	10.196
IND. RATES				10.20	MINIMUM PREMIUM	
MAN. RATES	20.31	11.30	9.93	+ 10.20	PRESENT	2847

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	24												
2014	93												
2015	29												
2016	49												
2017	52												
<b>TOTAL</b>	<b>247</b>												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-16,079	-2,020		
TOTAL LOSSES				
EXPECTED LOSSES	15,272	3,152	172	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	6.047	1.248	.068	7.363
DERIVED BY FORMULA	6.047	1.248	.068	7.363
UNDERLYING PRES. RATE	6.183	1.276	.070	7.529
PROPOSED	6.047	1.248	.068	7.363

YEAR	4-1-14	10-1-16	4-1-18	4-1-21	IND. RATE	10.668
IND. RATES				10.67	MINIMUM PREMIUM	
MAN. RATES	21.25	11.82	10.39	+ 10.67	PRESENT	2964

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	386									
2014	486	69,431	14,286				1			1
2015	12,971	735,185	5,667						15	16
2016	22,588	458,746	2,030						17	17
2017	19,849	1,491,125	7,512				2		4	6
<b>TOTAL</b>	<b>56,280</b>	<b>2,754,487</b>	<b>4,894</b>				<b>3</b>	<b>1</b>	<b>36</b>	<b>40</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014				41,539					27,892		
2015			326,313		131,203			185,841		86,334	5,494
2016					290,820					157,533	10,393
2017			783,187		34,655			650,583		18,061	4,639
<b>TOTAL</b>			<b>1,109,500</b>	<b>41,539</b>	<b>456,678</b>			<b>836,424</b>	<b>27,892</b>	<b>261,928</b>	<b>20,526</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014				34,176					52,412		
2015			903,230		168,147			339,453		139,479	5,280
2016			433,928	13,277	183,600			146,504	35,041	140,761	8,574
2017			1,882,716	3,441	32,758			488,908	2,638	26,751	6,949
<b>TOTAL</b>			<b>3,219,874</b>	<b>50,894</b>	<b>384,505</b>			<b>974,865</b>	<b>90,091</b>	<b>306,991</b>	<b>20,803</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,194,739	832,481	20,803	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,043,701	-683,129	25	
TOTAL LOSSES	151,038	149,352	20,828	
EXPECTED LOSSES	4,295,851	1,014,729	60,219	
CREDIBILITY	.02	.05	.08	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.268	.265	.037	.570
INDICATED (POST-TEST)	.282	1.500	.048	1.830
PRES. ON RATE LEVEL	7.465	1.763	.105	9.333
DERIVED BY FORMULA	7.321	1.750	.100	9.171
UNDERLYING PRES. RATE	7.633	1.803	.107	9.543
PROPOSED	7.321	1.750	.100	9.171

YEAR	4-1-14	10-1-16	4-1-18	4-1-21	IND. RATE	13.288
IND. RATES				13.29	MINIMUM PREMIUM	
MAN. RATES	26.72	14.84	13.17	+ 13.29	PRESENT	3000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	110	12,497	11.360						1	1
2014	83									
2015	158									
2016	43									
2017	271	90,681	33.461						3	3
<b>TOTAL</b>	<b>665</b>	<b>103,178</b>	<b>15.515</b>						<b>4</b>	<b>4</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					1,472					11,025	
2017					26,898					63,096	687
<b>TOTAL</b>					<b>28,370</b>					<b>74,121</b>	<b>687</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					1,655					14,344	
2017			40,689	2,670	15,530			23,484	9,210	52,866	1,029
<b>TOTAL</b>			<b>40,689</b>	<b>2,670</b>	<b>17,185</b>			<b>23,484</b>	<b>9,210</b>	<b>67,210</b>	<b>1,029</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	64,173	96,275	1,029	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-139,590	-10,956	1	
TOTAL LOSSES		85,319	1,030	
EXPECTED LOSSES	121,682	21,526	1,443	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	12.830	.155	12.985
INDICATED (POST-TEST)	.000	72.631	.202	72.833
PRES. ON RATE LEVEL	17.895	3.166	.212	21.273
DERIVED BY FORMULA	17.895	3.166	.212	21.273
UNDERLYING PRES. RATE	18.298	3.237	.217	21.752
PROPOSED	17.895	3.166	.212	21.273

YEAR	4-1-14	10-1-16	4-1-18	4-1-21	IND. RATE	30.824
IND. RATES				30.82	MINIMUM PREMIUM	
MAN. RATES	61.41	34.15	30.02	+ 30.82	PRESENT	3000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	7,450	158,043	2.121				2			2
2014	10,417	10,330,433	99.168		1	1	4		5	11
2015	8,606	1,917,226	22.277			3	4		6	13
2016	9,158	611,299	6.675			1	2		5	8
2017	8,549	273,988	3.204				1		6	7
<b>TOTAL</b>	<b>44,180</b>	<b>13,290,989</b>	<b>30.084</b>		<b>1</b>	<b>5</b>	<b>13</b>		<b>22</b>	<b>41</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				119,075					38,500		468
2014		716,928	198,904	146,260	38,863		9,000,000	131,331	56,226	22,964	18,957
2015			1,038,777	207,190	57,978			410,460	111,755	81,248	9,818
2016			161,000	97,460	116,338			61,000	57,000	110,712	7,789
2017				135,000	47,529				54,000	26,125	11,334
<b>TOTAL</b>		<b>716,928</b>	<b>1,398,681</b>	<b>704,985</b>	<b>260,708</b>		<b>9,000,000</b>	<b>602,791</b>	<b>317,481</b>	<b>241,049</b>	<b>48,366</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				87,759					136,713		781
2014		77,747	820,060	120,334	39,654		1,090,682	381,815	105,654	43,854	24,777
2015			2,770,518	122,959	74,304			763,182	164,111	131,266	9,435
2016			1,111,642	70,740	76,603			482,267	117,301	100,165	6,426
2017			702,914	38,663	31,990			85,618	23,986	24,612	16,978
<b>TOTAL</b>		<b>77,747</b>	<b>5,405,134</b>	<b>440,455</b>	<b>222,551</b>		<b>1,090,682</b>	<b>1,712,882</b>	<b>547,765</b>	<b>299,897</b>	<b>58,397</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,286,445	1,510,668	58,397	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-13,781,616	-1,653,667	29	
TOTAL LOSSES			58,426	
EXPECTED LOSSES	13,593,302	2,641,523	126,797	
CREDIBILITY	.01	.04	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.132	.132
INDICATED (POST-TEST)	.000	.000	.172	.172
PRES. ON RATE LEVEL	30.091	5.847	.281	36.219
DERIVED BY FORMULA	29.790	5.613	.273	35.676
UNDERLYING PRES. RATE	30.768	5.979	.287	37.034
PROPOSED	29.790	5.613	.273	35.676

YEAR	4-1-14	10-1-16	4-1-18	4-1-21	IND. RATE	51.694
IND. RATES				51.69	MINIMUM PREMIUM	
MAN. RATES	105.98	58.59	51.11	+ 51.69	PRESENT	3000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	8,178	4,481	.054							
2014	9,531	4,948	.051							
2015	12,614	114,235	.905				2	2		4
2016	9,485	54,321	.572					2		2
2017	13,775									
<b>TOTAL</b>	<b>53,583</b>	<b>177,985</b>	<b>.332</b>				<b>2</b>	<b>4</b>		<b>6</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											4,481
2014											4,948
2015				63,975	4,468				42,611	1,501	1,680
2016					8,887					33,715	11,719
<b>TOTAL</b>				<b>63,975</b>	<b>13,355</b>				<b>42,611</b>	<b>35,216</b>	<b>22,828</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											7,474
2014											6,467
2015			1,936	37,966	5,727			300	62,574	2,424	1,614
2016			13,262	406	5,611			31,353	7,498	30,126	9,668
<b>TOTAL</b>			<b>15,198</b>	<b>38,372</b>	<b>11,338</b>			<b>31,653</b>	<b>70,072</b>	<b>32,550</b>	<b>25,223</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	46,851	152,332	25,223	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,613,943	-406,102	20	
TOTAL LOSSES			25,243	
EXPECTED LOSSES	3,438,958	670,859	63,764	
CREDIBILITY	.02	.05	.08	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.047	.047
INDICATED (POST-TEST)	.000	.000	.061	.061
PRES. ON RATE LEVEL	6.277	1.225	.116	7.618
DERIVED BY FORMULA	6.151	1.164	.112	7.427
UNDERLYING PRES. RATE	6.418	1.252	.119	7.789
PROPOSED	6.151	1.164	.112	7.427

YEAR	4-1-14	10-1-16	4-1-18	4-1-21	IND. RATE	10.761
IND. RATES				10.76	MINIMUM PREMIUM	
MAN. RATES	22.50	12.39	10.75	+ 10.76	PRESENT	3000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	1,351									
2014	1,605	44,971	2.801				1			1
2015	1,592	73	.004							
2016	1,619	1,173	.072							
2017	1,715	113,452	6.615						2	2
<b>TOTAL</b>	<b>7,882</b>	<b>159,669</b>	<b>2.026</b>				<b>1</b>		<b>2</b>	<b>3</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014				7,771					36,427		773
2015											73
2016											1,173
2017					49,221					60,635	3,596
<b>TOTAL</b>				<b>7,771</b>	<b>49,221</b>				<b>36,427</b>	<b>60,635</b>	<b>5,615</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014				6,393					68,450		1,010
2015											70
2016											968
2017			74,441	4,888	28,421			22,567	8,851	50,806	5,387
<b>TOTAL</b>			<b>74,441</b>	<b>11,281</b>	<b>28,421</b>			<b>22,567</b>	<b>77,301</b>	<b>50,806</b>	<b>7,435</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	97,008	167,809	7,435	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,299,518	-161,092	3	
TOTAL LOSSES		6,717	7,438	
EXPECTED LOSSES	1,279,012	262,312	12,139	
CREDIBILITY	.00	.01	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.085	.094	.179
INDICATED (POST-TEST)	.000	.481	.122	.603
PRES. ON RATE LEVEL	15.869	3.255	.151	19.275
DERIVED BY FORMULA	15.869	3.227	.150	19.246
UNDERLYING PRES. RATE	16.227	3.328	.154	19.709
PROPOSED	15.869	3.227	.150	19.246

YEAR	4-1-14	10-1-16	4-1-18	4-1-21	IND. RATE	27.887
IND. RATES				27.89	MINIMUM PREMIUM	
MAN. RATES	55.78	30.97	27.20	+ 27.89	PRESENT	3000

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	6,974	1,129,262	16.192			2	2	10	14
2014	7,660	144,460	1.885					12	12
2015	7,017	476,802	6.794			1		12	13
2016	7,370	836,239	11.346			1	1	17	19
2017	9,757	378,791	3.882					8	8
<b>TOTAL</b>	<b>38,778</b>	<b>2,965,554</b>	<b>7.648</b>			<b>4</b>	<b>3</b>	<b>59</b>	<b>66</b>

REPORTED LOSSES

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			603,506	26,450	161,821			213,244	4,050	108,600	11,591
2014					92,679					43,760	8,021
2015			172,620		175,800			19,418		84,687	24,277
2016			234,803	32,500	379,947			20,411	2,500	153,019	13,059
2017					292,793					72,958	13,040
<b>TOTAL</b>			<b>1,010,929</b>	<b>58,950</b>	<b>1,103,040</b>			<b>253,073</b>	<b>6,550</b>	<b>463,024</b>	<b>69,988</b>

TRANSLATED LOSSES

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,692,830	19,493	181,885			371,889	14,381	141,288	19,334
2014			63,164		94,564			13,255		83,574	10,483
2015			777,849		225,305			69,741		136,819	23,330
2016			1,669,780	39,163	243,817			232,527	38,096	137,083	10,774
2017			442,832	29,075	169,066			27,157	10,651	61,127	19,534
<b>TOTAL</b>			<b>4,646,455</b>	<b>87,731</b>	<b>914,637</b>			<b>714,569</b>	<b>63,128</b>	<b>559,891</b>	<b>83,455</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,361,024	1,625,387	83,455	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,995,498	-729,559	15	
TOTAL LOSSES	365,526	895,828	83,470	
EXPECTED LOSSES	4,865,088	1,240,896	50,411	
CREDIBILITY	.01	.04	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.943	2.310	.215	3.468
INDICATED (POST-TEST)	.994	13.077	.280	14.351
PRES. ON RATE LEVEL	12.270	3.130	.127	15.527
DERIVED BY FORMULA	12.157	3.528	.136	15.821
UNDERLYING PRES. RATE	12.546	3.200	.130	15.876
PROPOSED	11.931	3.462	.134	15.527

YEAR	4-1-14	10-1-16	4-1-18	4-1-21	IND. RATE	TOTAL
IND. RATES				22.50	MINIMUM PREMIUM	
MAN. RATES	42.77	24.10	21.91	+ 22.50	PRESENT	3000

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	16,100	22,746	.141						4	4
2014	16,788	482,050	2.871			1			6	7
2015	18,115	31,990	.176						3	3
2016	19,617	130,369	.664					2	1	3
2017	23,484	713,263	3.037			1		3	5	9
<b>TOTAL</b>	<b>94,104</b>	<b>1,380,418</b>	<b>1.467</b>			<b>2</b>		<b>5</b>	<b>19</b>	<b>26</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					6,520					6,234	9,992
2014			242,571		133,989			38,043		62,504	4,943
2015					17,554					7,583	6,853
2016				54,355	6,921				11,700	22,655	34,738
2017			225,484	190,440	32,721			77,835	132,783	41,272	12,728
<b>TOTAL</b>			<b>468,055</b>	<b>244,795</b>	<b>197,705</b>			<b>115,878</b>	<b>144,483</b>	<b>140,248</b>	<b>69,254</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					7,328					8,110	16,667
2014			1,141,878		136,712			136,796		119,364	6,461
2015			7,618		22,496			1,523		12,252	6,586
2016			53,147	36,807	4,370			36,781	24,064	20,244	28,659
2017			1,742,867	51,132	30,903			300,541	55,626	43,663	19,067
<b>TOTAL</b>			<b>2,945,510</b>	<b>87,939</b>	<b>201,809</b>			<b>475,641</b>	<b>79,690</b>	<b>203,633</b>	<b>77,440</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,421,151	573,071	77,440	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,048,475	-832,241	20	
TOTAL LOSSES			77,460	
EXPECTED LOSSES	5,953,961	1,390,858	66,814	
CREDIBILITY	.02	.07	.11	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.082	.082
INDICATED (POST-TEST)	.000	.000	.107	.107
PRES. ON RATE LEVEL	6.188	1.446	.069	7.703
DERIVED BY FORMULA	6.064	1.345	.073	7.482
UNDERLYING PRES. RATE	6.327	1.478	.071	7.876
PROPOSED	6.064	1.345	.073	7.482

YEAR	4-1-14	10-1-16	4-1-18	4-1-21	IND. RATE	10.841
IND. RATES				10.84	MINIMUM PREMIUM	
MAN. RATES	19.80	12.53	10.87	+ 10.84	PRESENT	3000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	4,365									
2014	5,997	42,548	.709						1	1
2015	4,691	18,470	.393						1	1
2016	3,697	32,421	.876						1	1
2017	4,149	448,648	10.813					1	1	2
<b>TOTAL</b>	<b>22,899</b>	<b>542,087</b>	<b>2.367</b>					<b>1</b>	<b>4</b>	<b>5</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014					33,725					7,891	932
2015					412					2,182	15,876
2016					9,207					20,952	2,262
2017				116,000	20,000				310,000		2,648
<b>TOTAL</b>				<b>116,000</b>	<b>63,344</b>				<b>310,000</b>	<b>31,025</b>	<b>21,718</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014			22,986		34,411			2,388		15,070	1,218
2015			178		528			438		3,525	15,257
2016			13,741	420	5,812			19,482	4,660	18,721	1,866
2017			572,472	31,153	15,454			435,679	115,799	15,653	3,967
<b>TOTAL</b>			<b>609,377</b>	<b>31,573</b>	<b>56,205</b>			<b>457,987</b>	<b>120,459</b>	<b>52,969</b>	<b>22,308</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,067,364	261,206	22,308			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-765,480	-112,927	2			
TOTAL LOSSES	301,884	148,279	22,310			
EXPECTED LOSSES	735,745	183,879	11,222			
CREDIBILITY	.01	.03	.04			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.318	.648	.097	2.063		
INDICATED (POST-TEST)	1.389	3.668	.126	5.183		
PRES. ON RATE LEVEL	3.142	.786	.048	3.976		
DERIVED BY FORMULA	3.124	.872	.051	4.047		
UNDERLYING PRES. RATE	3.213	.803	.049	4.065		
PROPOSED	3.124	.872	.051	4.047		
YEAR	4-1-14	10-1-16	4-1-18	4-1-21	IND. RATE	5.864
IND. RATES				5.86	MINIMUM PREMIUM	
MAN. RATES	7.61	6.46	5.61	+ 5.86	PRESENT	1746

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	417												
2014	482												
2015	370												
2016	403												
2017	228												
<b>TOTAL</b>	<b>1,900</b>												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-35,782	-4,407		
TOTAL LOSSES				
EXPECTED LOSSES	36,443	6,935	400	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.876	.357	.020	2.253
DERIVED BY FORMULA	1.876	.353	.020	2.249
UNDERLYING PRES. RATE	1.918	.365	.021	2.304
PROPOSED	1.876	.353	.020	2.249

YEAR	4-1-14	10-1-16	4-1-18	4-1-21	IND. RATE	3.258
IND. RATES				3.26	MINIMUM PREMIUM	
MAN. RATES	6.52	3.62	3.18	+ 3.26	PRESENT	1126

+PROPOSED